

HONGKONG AND SHANGHAI BANKING CORPORATION.

HEAD OFFICE: HONGKONG.

Authorized Capital \$50,000,000
 Issued and Fully Paid up \$20,000,000
 Reserve Fund \$26,500,000
 Sterling \$1,500,000
 Silver \$26,500,000
 Reserve Liability of \$20,000,000
 Proprietors 100,000,000

COURT OF DIRECTORS:
 G. M. Young, Esq.—Chairman.
 E. P. White, Esq.—Deputy Chairman.
 W. H. Bell, Esq.—Hon. Secy.
 D. G. M. Larnard, Esq.—Hon. Secy.
 H. C. M. Larnard, Esq.—Hon. Secy.
 H. C. M. Larnard, Esq.—Hon. Secy.

CHIEF MANAGER:
 A. H. BARLOW, Esq.

Manager: Shanghai—G. H. STITT, Esq.
 London Bankers:
 Westminster Bank, Ltd.

CURRENT ACCOUNTS opened in LOCAL CURRENCY and FIXED DEPOSITS received for one year or shorter periods in Local Currency and Sterling on terms which will be quoted on application.
 Hongkong, 20th May 1925.

HONGKONG SAVINGS BANK.

THE business of the above Bank is conducted by the HONGKONG AND SHANGHAI BANKING CORPORATION. Rules may be obtained on application.

INTEREST on deposits is calculated on the lowest balance during each completed calendar month at 3½ per cent. per annum. Should there be no balance on any day in a month no interest will be allowed for that month.

Depositors may transfer at their option Balances of \$100 or more to the HONGKONG AND SHANGHAI BANK to be placed on FIXED DEPOSIT at CURRENT RATES.

For the HONGKONG AND SHANGHAI BANKING CORPORATION,
 A. H. BARLOW,
 Chief Manager.

BANQUE DE L'INDO-CHINE.

HEAD OFFICE: HONGKONG.

Subscribed Capital Frs. 72,000,000.00
 Paid-Up Capital Frs. 34,000,000.00
 Reserve Fund Frs. 38,000,000.00

BRANCHES:
 Bangkok, Hongkong, Shanghai,
 Canton, Hankow, Peking,
 Harbin, Kobe, Lyons, Manila,
 Moscow, Singapore, Soerabaya,
 Tientsin, Yokohama.

IN FRANCE: Comptoir National d'Escompte de Paris, Credit Lyonnais, Banque de Paris et des Pays-Bas, Credit Industriel et Commercial, Societe Generale.
 IN LONDON: The National Provincial and Union Bank of England, Ltd., London, National City Bank, New York, J. P. Morgan & Co., French American Banking Corporation, Guaranty Trust Co. of New York.

Interest allowed on Current Accounts and Fixed Deposits according to arrangement. Every description of Banking and Exchange Business transacted.
 A. LECOT,
 Manager.

Hongkong, March 20, 1924.

NEDERLANDSCHE HANDEL MAATSCHAPPIJ.

(NETHERLANDS TRADING SOCIETY.)

ESTABLISHED 1824.

HONGKONG BRANCH ESTABLISHED 1875.

Authorized Capital 1,500,000.00
 Paid-Up Capital 500,000.00
 Reserve Fund 500,000.00
 Dividend 10%
 Head Office: Amsterdam.

HEAD OFFICE: Amsterdam.
 EASTERN HEAD OFFICE: Batavia.

BRANCHES:
 Batavia, Bencoolen, Birmah,
 Calcutta, Canton, Cebu,
 Hongkong, Kanton, Kobe,
 London, Lyons, Manila,
 Peking, Rangoon, Singapore,
 Soerabaya, Tientsin, Yokohama.

LONDON BANKERS:
 National Provincial Bank, Ltd.
 Correspondents all over the world.

DESCRIPTION OF EVERY
 M. J. HERBSCHLEE,
 Agent.

Hongkong, November 4, 1924.

THE YOKOHAMA SPECIE BANK, LTD.

Established 1833.

Capital (full paid-up) Yen 100,000,000

Reserve Fund Yen 38,500,000

Head Office: YOKOHAMA.

Branches and Agencies at:
 Batavia, Newchwang,
 Bombay, New York,
 Buenos Ayres, Osaka,
 Calcutta, Peking,
 Canton, Rangoon,
 Changhai, Rio de Janeiro,
 Hankow, Saigon,
 Hongkong, Shanghai,
 Kanton, Soerabaya,
 Kobe, Singapore,
 London, Yokohama.

Interest allowed on Current Accounts and Fixed Deposits. Terms on application.
 Every description of Banking Business transacted.
 Loans granted on approved securities.
 Special facilities for Remittance.
 YOKOHAMA SPECIE BANK, LTD.
 Agents: Messrs. J. H. B. & Co., Ltd.
 11th September 1925.

THE BANK OF EAST ASIA, LIMITED.

HEAD OFFICE: HONGKONG.

Authorized Capital \$10,000,000
 Paid-up Capital \$5,000,000
 Reserve Fund \$5,000,000

DIRECTORS:
 Hon. Mr. Chow Shou Son—Chairman.
 Fung Ping Shan Mok Ching Kong
 Li Koon Chun Wong Yung Tong
 P. K. Kwok
 Ng Ching Lok
 Pong Wai Tung Chan Chung Shek
 Every description of Banking and Exchange business transacted. Loans granted on approved securities.

SAFE DEPOSIT BOXES to let.
 KAN TONG PO,
 Chief Manager.

Hongkong, 16th February, 1925.

司公理管業法中

SOCIETE FRANCAISE DE GERANCE.

DE LA BANQUE INDUSTRIELLE DE CHINE.

ETABLISSEMENT FRANCO-CHINOIS.

(Incorporated in France).

5, Charter Road, Victoria, Hongkong.

HEAD OFFICE: 74, Rue St. Lazare, Paris.

Subscribed Capital fully paid-up Frs. 10,000,000
 Reserve Fund Frs. 10,790,000

Working fund provided by THE BANQUE INDUSTRIELLE DE CHINE.
 Frs. 50,000,000.

BANKERS:
 Paris: Societe Generale, Banque Nationale de Credit, Banque de Paris et des Pays-Bas, Credit Lyonnais.
 London: Midland Bank, Ltd.
 New York: Irving Bank Columbia Trust Co.

Every description of Banking and Exchange Business transacted. Correspondents throughout the world.
 A. ROLLIN,
 Manager.

Hongkong, 2nd August, 1925.

THE CHARTERED BANK OF INDIA, AUSTRALIA & CHINA.

INCORPORATED BY ROYAL CHARTER, 1853.

HEAD OFFICE: LONDON.

Authorized Capital £25,000,000
 Paid-up Capital £12,500,000
 Reserve Fund £12,500,000

BRANCHES:
 Hongkong, Shanghai, Canton, Hankow, Peking, Tientsin, Yokohama, Kobe, Soerabaya, Singapore, Batavia, Calcutta, Rangoon, Madras, Bombay, London.

IN FRANCE: Comptoir National d'Escompte de Paris, Credit Lyonnais, Banque de Paris et des Pays-Bas, Credit Industriel et Commercial, Societe Generale.
 IN LONDON: The National Provincial and Union Bank of England, Ltd., London, National City Bank, New York, J. P. Morgan & Co., French American Banking Corporation, Guaranty Trust Co. of New York.

Interest allowed on Current Accounts and Fixed Deposits according to arrangement. Every description of Banking and Exchange Business transacted.
 A. LECOT,
 Manager.

Hongkong, March 20, 1924.

THE BANK OF TAIWAN, LTD.

(Taiwan Bank, Ltd.)

Incorporated by Special Imperial Charter, 1899.

Capital Subscribed Yen 50,000,000
 Capital Paid-up Yen 52,500,000
 Reserve Fund Yen 12,500,000

HEAD OFFICE: TAIPEI, FORMOSA.
 BRANCHES:
 Japan: Tokyo, Yokohama, Kobe, Osaka.
 Formosa: Keelung, Makung, Nanto, Pusan, Shinchiku, Tachiu, Tainan, Takow, Tamsui, Toiyen, Aiko.
 China: Shanghai, Hankow, Amoy, Canton, Swatow, Canton.
 Others: Bangkok, Hongkong, Singapore, Soerabaya, Samarang, Batavia, Bombay, London, New York, Calcutta.

LONDON BANKERS:
 London County Westminster and Parr's Bank.

The Bank has Correspondents in the Commercial Centers of the Empire and the Continent, and in the principal ports of the East, India, China, Japan, and elsewhere.
 Z. YAMAMOTO,
 Manager.

HONGKONG BRANCH:
 3, Des Voeux Road Central.
 Hongkong, 5th June, 1924.

THE BANK OF CHINA.

行銀國中

(Specially Authorized by Presidential Mandate of the Republic of China on the 22nd of November, 1912)

Authorized Capital \$50,000,000.00
 Paid-up Capital \$18,278,000.00
 Reserve Fund \$9,829,425.24

HEAD OFFICE: PEKING.
 HONGKONG BRANCH:
 4, Queen's Road Central.
 Hongkong, 5th June, 1924.

Branches and Sub-branches all over China and Correspondents in Europe, America, and other parts of the world.
 London Bankers: The National Provincial and Union Bank of England, Ltd.
 The Guaranty Trust Company of New York.
 New York Bankers: The Irving Trust Company, The Equitable Trust Company of New York.

Interest allowed on Current Accounts and Fixed Deposits. Terms on application.
 Every description of Banking Business transacted.
 Loans granted on approved securities.
 Special facilities for Remittance.
 CHINA BANK, LTD.
 Agents: Messrs. J. H. B. & Co., Ltd.
 11th September 1925.

COMMERCE AND FINANCE.

HOW TO SPEND.

Shopping Expedition to Test Empire Market.

An interesting shopping expedition—the first of a series to test the market for British goods—has been carried out by officials of the Self-Supporting Empire League.

They went out to buy some British wooden matches, for which they offered a penny a box, and this is what happened—

A number of tobacconist shops were locally visited were visited.

Mr. Mark Kerr, the chairman of the League, to "The Daily Chronicle", said the offers for the penny were as follows:

3 shops offered Belgian matches, 3 shops offered Finnish matches, 1 shop produced Norwegian, 3 shops offered British matches.

All the foreign matches were "contemptuously declined."

"The point to be emphasized," says the Admiral, "is that all matches offered were the same price."

£5,000,000 FOR MATCHES.

"During the last four years about £5,000,000 has been sent to foreign countries to purchase matches."

It is admitted that traders are able to secure foreign matches at an apparently cheaper price than those produced in Great Britain. But the Admiral asks whether it does not occur to the users of matches that money is paid in dollars to maintain them which might profitably be engaged in manufacturing.

The League are going to have other shopping expeditions for other commodities.

INSURANCE NOTES.

The Prudential Assurance.

It is only for the fact that the Prudential Assurance Company is responsible for a larger volume of insurance business than any other British office, as recently during 1924, are £1,400,000,000.

The Prudential Assurance Company for last year was the substantial increase in the new sums assured of £1,400,000,000. The total was £1,400,000,000, against £1,200,000,000 in 1923, an increase of £200,000,000. Net premiums advanced from £9,725,000 to £10,000,000. Yet the rate of this remarkable increase in business is not due to any extraordinary increase in the rate of business, but to the fact that the Prudential Assurance Company has been able to maintain its position as the leading office in the world.

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PHILIPPINE TRADE.

Gains Over 1924.

Philippine trade figures for the first six months of the current year indicate that 1925 will show a greater total trade than any year except 1920, according to "Philippine Progress," published by the American Chamber of Commerce of the Philippine Islands.

"The six months' figures show an increase of 11 per cent. over 1924 in total foreign trade," the statement continues.

Exports increased 6 per cent. from \$76,913,000 in 1924 to \$80,617,000 in 1925. The half-yearly imports rose from \$49,867,000 in 1924 to \$58,573,000 this year, a gain of 19 per cent.

Although the balance of trade in favour of the islands is about \$30,000,000 less than for the first half of 1924, this is in part due to the increase in exports from the United States to the Philippines, and, therefore, has its advantages so far as the United States is concerned.

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"GOING SLOW."

(Continued from Page 1.)

We presume from this that the "Oakley Award" was not definitely accepted by the War Office and that there is therefore no obligation upon the colony. Certainly, in view of the tremendous fall in land values, should the necessity arise at a later period, we may be able to come to more satisfactory terms, than were possible at the time of Sir John Oakley's visit which coincided with the biggest land boom the colony has ever known.

We have been impressed with the heavy cost of the "Port Development Department" in comparison with the amount of work done, and it is the unanimous opinion of the colleagues that it would be the economy to again merge this department with the general Public Works Department, with the Director of Public Works in charge. We should further be interested in hearing whether the Government has yet formed any clear opinion as to a definite scheme for Port Development.

Short Term Loans.
We are glad to find that your Excellency is so wholeheartedly in favour of financing Public Works Extraordinary by separate short term loans—a policy which has been consistently advocated by Unofficial Members of this Council, especially by myself, for several years past. Nevertheless we agree with you, sir, that the times are not propitious for raising money for Port Development or for Public Works Extraordinary by loans at the present time, but this should certainly be kept in mind.

It is fitting I should here refer to the generous and prompt response of His Majesty's Government to the appeal for financial assistance by this colony, and to the very excellent effect it immediately had in restoring confidence and furthering high appreciation of the neighbourly assistance offered by the Straits Government in this connection, which has profoundly impressed the entire community of this colony.

I pass now to more detailed reference and discussion of the Draft Estimates and in the first place I note that hawker's licences have been reduced by \$10,000 and that this does not mean that fewer licences are being issued, but especially in view of the Services, which have been rendered to us during the early days of the strike. If a policy of reduction has been adopted I take this opportunity of placing on record the disagreement of the Unofficial Members.

On page 11, there are large increases in rents of Government property, which are entirely unexplained by foot-notes. I may add that throughout the estimates this year there is, in relation to large sums budgeted for, a wait of footnotes, which in the past has been given.

Destructors?
Under the heading of Sanitary Department, there is an item for an additional refuse barge, at a cost of \$10,000. We have before this and on more than one occasion, advocated employment of refuse destructors. The experience of the last few months have confirmed the opinion which we have advocated formerly, and we are unanimously of the opinion that three refuse destructors should be ordered, one for use at each end of the town and one for Kowloon.

With regard to the removal of nightsoil, we would draw attention to the complaints which have been made from Wanchai and enquire how much longer the disturbed conditions of the Praya road are likely to continue and whether temporary arrangements cannot be improved, so that sanitary work may be carried on without causing a serious nuisance.

On page 79, under the Public Works Department the item of \$222,411 showing an increase of \$23,841 for "total other charges" seems to call for some further explanation, and is another instance of want of sufficient footnotes.

Use of Motors.
We should also like to know why the upkeep of motor lorries and cars has increased from \$11,000 to \$25,000 and at the same time, we would enquire whether in view of the number of motor cars and transport lorries now being used by the Government departments, there is, in the employ of the Government, a qualified garage manager and mechanic who is responsible for overseeing this work, and whether the Government has considered an organised "repair shop" in view of the large capital sums now invested in these vehicles and the fire department.

ing any criticisms of comparative figures, impossible, and difficult, as I can understand, to estimate at present, it occurred to me that some fairly reliable figures could and should have been put in for guidance.

Hospital Grants.
Under the head of Charitable Services and the subhead, Grants in aid of Charitable Institutions, my colleagues and I are unanimously of the opinion that a supplementary vote of \$3,000 increasing it from \$2,000 to \$5,000 annually, might fittingly be made to the Alice Memorial and Affiliated Hospitals, which are doing, as your Excellency well knows, magnificent work amongst the poorer Chinese, and have done for many years past, and more especially do I venture to appeal for this because this hospital has been more seriously hit than many other institutions by the financial conditions in the colony and the unfortunate death of our lamented colleague, Mr. Chau Siu-ki, who was one of its most ardent and generous supporters. I understand it was the intention of the hospital to increase its accommodation to cope with the growing need for additional beds but this has had to be abandoned for the present.

I need scarcely remind you, sir, that the institution provides an excellent training school for Midwives for Government purposes.

As Chairman of the Hospital for many years I can assure you that the unanimous recommendations of my colleagues are worthy of the Government's support.

We congratulate you on the very satisfactory arrangements made in connection with the John G. Kerr Hospital, Canton, for the treatment of mental cases. The fine work of this institution is unanimously and highly appreciated by us all and for many years past has been of immense service to this Government.

Piracy Launches.
Whilst regretting it has been necessary to abandon the four armed patrol launches which were manned by the Navy, we realise the necessity for this and have always considered that this protection should have been afforded by and is rightly chargeable to the Admiralty. We therefore hope your appeal to the Secretary of State will be successful that the heavy sums expended on these launches by the colony, should be repaid to us by the Admiralty since they were incurred in connection with the suppression and prevention of piracy which is and always has been considered essentially the work of the Navy.

Faith in Colony.
I am, of those, sir, who have absolute faith, that, notwithstanding temporary setbacks, this colony has a far greater future ahead of it than anything it has known in the past.

Your whole administration here proves that you, too, have held that view, and you have impressed us all by your wide views of the future and liberal preparation therefor. Someday we hope Lady Stubbs and you will be able to re-visit Hongkong and see the realised plans and visions of to-day.

MR. H. W. BIRD'S VIEWS.

The Hon. Mr. H. D. Bird spoke as follows:—Sir, I wish to endorse fully the remarks that have fallen from the Acting Senior Unofficial Member who has dealt with the larger matters at issue—as regards my further comments they represent my personal views which may or may not have the approval of my colleagues.

Under the heading of Licences—I suggest that the Government should bring pressure to bear so that the ferry service to Kowloon, Yau Ma Tei, and Shamshui, is run considerably later at night—the Chinese are notorious for keeping late hours, and one of their reasons for not residing in the suburbs is the difficulty of transport. These remarks apply equally to the low level tramway.

If the trams and ferries were arranged to run up till 3 o'clock in the morning I feel sure that the strain on the housing accommodation in the centre of the city will be found to be considerably relieved, the cannot expect people to live in the outlying districts unless transportation is made easy for them.

Land Sales.
Regarding the building covenants with respect to land sales which may be falling due for fulfilment, I would suggest that in view of the tightness of money at the moment, owners should be dealt with leniently and extended time given for completion—it seems to me a wiser policy to have the building covenant carried out even at a somewhat later date than to re-enter on the land.

Fire Brigade Staff.
I infer, sir, from your remarks in your speech that the personnel of the Fire Brigade is to be sufficient—in view of the fact that the work of the brigade

a practically closed factory in the harbour, and that fires afloat have also to be dealt with. I regret that my views do not coincide with your Excellency's. One superintendent and two station officers are estimated, for, presumably one for Hongkong and one for Kowloon. Besides these there are 10 sub-officers who, I understand, are not Europeans; should the station officer be sick the control of a fire must be taken over by one of these sub-officers.

Essential Services.
Under the police section there appears to be no item of expenditure in connection with the upkeep of the "essential services" register. It may be it is covered by some other charge; if this is not the case I would urgently request that this register be kept continually up to date, and I feel sure that in view of the crisis through which we have passed employers of labour will gladly afford all the assistance possible by supplying the information required—nothing can be truer than the adage to be prepared for war is the best security for peace.

I know from personal experience what an asset that register was of late—and if continually kept up to date it can be even more so should circumstances require its use again in the future. Whilst on this subject may I specially endorse my honourable colleague's remarks on the good work lately performed by all the volunteer workers—military, police and civilian alike.

New Territory Possibilities.
Under Miscellaneous Services are to be found various sums allocated for a number of highly useful purposes and I would suggest that the Government renders assistance—not necessarily monetary—but by free grants of land in the New Territory for experimental farming—cattle, chicken, and vegetable—in order that we as a colony may be more self-contained and less dependent on others for our fresh food supply. There are thousands of acres of suitable land there which could be utilised for this purpose, and I believe if the Government were to show its sympathy in such enterprise the pioneers would be forthcoming.

Street Names.
Last year I drew attention to the lack of any attempt to indicate clearly the names of our streets. When later on I was asked to inspect some sample labels I had hope that action was about to be taken but on enquiry as to why nothing further had been done, information is given me that this very necessary work has now been cancelled or at any rate postponed. It is inconceivable that the few thousand dollars involved would embarrass the Government and I would ask that this work be proceeded with; perhaps the twelve thousand dollars to be spent on the geological survey could be utilised for this purpose.

It is satisfactory to note that money is to be spent on more efficient lighting throughout the colony, and it is to be hoped this work will be carried out without delay.

Nathan Road Trees.
Whilst on the subject of lighting may I suggest that the big banyan trees in Nathan Road be removed and replaced by smaller and more suitable trees—the cutting down of any trees is to be deprecated unless absolutely necessary, but these banyan trees, fine though they are in themselves, are unsuitable for lining roads—they grow too quickly and their roots spread too widely. The trees in question have grown to such an extent that they meet in the middle and entirely hide some of the street lamps, moreover they encroach to a considerable extent on the roadway.

No item appears to be allotted to the improvement of the road to Tai Po—where there are several bridges which are positively dangerous to motor traffic. I hope no serious accident occurs before these bridges are widened and the approaches improved.

Dust Destructors.
On many occasions the Unofficials of this Council have urged the adoption of refuse destructors, and I am glad to hear my honourable Colleague endorsing the matter, again—we have been told in the past that these contrivances are not suitable for Hongkong—you will pardon me, sir, but I have it on good authority, that these destructors are used to very good purpose elsewhere and we should give them a trial—mechanical contrivances of all description should be employed where possible so as to eliminate the human element as much as possible.

Confidence in Colony.
I am afraid, sir, that some of my remarks suggest retrenchment—my excuse being that I cannot see that the financial situation is such as to necessitate any urgent action. In your policy, sir, I am sure you will find that the colony has been completely justified in its results. As this would be the last

to maintain our balance at a higher figure than five million dollars, our estimated balance at the end of this year is five million three hundred and fifty-five thousand—this is the making of "cutting ones coat according to the cloth" in hand is sound provided there is no more cloth available, this, however, does not appear to me to be the case.

It is my opinion that the new assessment of the Colony if efficiently carried out will produce a "bigger increase than has been allowed for Land sales is admittedly, a difficult item to estimate but with trade resumed I believe there will be fresh application for land coming in almost immediately.

This Colony has been foully struck below the belt—but we have not been "knocked out" or even nearly so—and therefore it would seem there is no reason to display ourselves in garments too small for us.

MR. CHOW S. HOU-SON'S SPEECH.

The Hon. Mr. Chow Shou-son said:—Sir, My honourable senior colleague has fully and ably represented the collective views of the unofficial members on the budget, and it now remains for me to touch upon a few points affecting the Chinese alone.

My Chinese colleague and I strongly urge that the number of hawker's licences should not be further reduced. Last year I drew the attention of the Government to the matter, and I then said that in view of the urban area having recently been greatly extended, the number of licences might safely be somewhat increased. I also said that one effect of too drastic a restriction was to lead boys to break the law by hawking without a licence, as they must support themselves or assist their parents, and another effect—a much worse one—was to drive such boys into the streets, to get into mischief soon or late. We hope that the reduction in the Estimates by \$10,000 is due to causes other than the intended reduction of these licences.

Police Work.
I desire, on behalf of the Chinese community, to associate ourselves with your Excellency's commendation of the splendid work of our police force. They must have passed through very difficult times, and they have discharged their arduous duties with tact and efficiency. The work of our Volunteers and police reserves was also valuable, and has been much appreciated by the community.

I understand that while I was in England the Hon. Mr. R. H. Kotewall took up with the Government the question of improving our system of vernacular education; and it is a great satisfaction to me to see that provision has been made in these Estimates for the establishment of a Vernacular Middle School at Saiyungpin. It is the opinion of many Chinese who have made some study of the subject, that there should be a graduated system of schools reaching up from the vernacular school to the Chinese middle school, and on to an enlarged and improved department of Chinese study in the University. In such a system great stress should, I think, be laid on the ethics of Confucianism which is, in China, the greatest force for good. Any money which the Government may spend in this direction would in our opinion be money well spent, and also constitute social insurance of the best kind.

Faith in Colony.
In presenting the budget, your Excellency asked for the support of the unofficial members for your policy of economy. I need hardly say that my Chinese colleague and I support your Excellency most heartily. Last year, when the Estimates were before this Council, we urged that strict economy should be exercised in all directions, so that, as I said at the time, when the rainy day were to come, as it was bound to come soon or late, we might be able to face the financial situation with equanimity. But our advocacy of thrift does not mean that we have lost faith in the colony. Like our English colleagues, the Hon. Mr. Kotewall and I are firm believers in the colony's vitality and its future. We believe that the cloud which is temporarily darkening our sky will, and must, one day roll away, when the sun will again smile upon a happy day.

Tribute to Officers.
In conclusion, I should like to congratulate your Excellency upon the very able manner in which you have presented to us what must be one of the most difficult budgets that a Governor of this colony has been called upon to prepare. I sincerely hope that you will soon have the gratification and pleasure of seeing that your policy in regard to our finances has been completely justified by results. As this would be the last

statement in which the Hon. Colonial Secretary would be associated with our budget, I should like to take this opportunity to express appreciation of the courtesy and ability with which he, both as Colonial Secretary and as Officer Administering the Government, always participated in the discussions in connection with the subject.

PUBLIC AUCTIONS.

G. R.
PUBLIC AUCTION:
PARTICULARS and Conditions of the Sale by Public Auction to be held on MONDAY, the 28th day of October, 1936, at 3 p.m., at the Office of the Public Works Department, by Order of His Excellency the Governor, of one Lot of CROWN LAND at Shaukiwan in the Colony of Hongkong for a term of 75 years, with the option of renewal at a Crown Rent to be fixed by the Surveyor of His Majesty the King, for one further term of 75 years.

Boundary Measurements:
N. S. E. W.
ft. ft. ft. ft.
As per sale plan, about 1,200 sq. ft.
Annual Rent, 1,200
Upset Price, 1,200

G. R.
PUBLIC AUCTION:
PARTICULARS and Conditions of the Sale by Public Auction to be held on MONDAY, the 28th day of October, 1936, at 3 p.m., at the Office of the Public Works Department, by Order of His Excellency the Governor, of one Lot of CROWN LAND at Cameron in the Colony of Hongkong, for a term of 75 years, with the option of renewal at a Crown Rent to be fixed by the Surveyor of His Majesty the King, for one further term of 75 years.

Boundary Measurements:
N. S. E. W.
ft. ft. ft. ft.
As per sale plan, about 40,000 sq. ft.
Annual Rent, 2,000
Upset Price, 2,000

G. R.
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HONGKONG WOMEN'S GUILD AND MINISTERING CHILDREN'S LEAGUE
ANNUAL FETE & SALE OF WORK
in Government House Grounds.
(By kind permission of H.E. The Governor)
on **Saturday, October 24th.**
The Fete will be opened by Mrs. Russell Brown at 2.30 p.m.
Admission:—Adults 20 cents. Children 10 cents. Sailors and Soldiers in uniform free.
Come and see our stalls filled with the most attractive and useful articles for Christmas Gifts.
Wonderful and thrilling sideshows comprising:—
Lucky Dip For Little Darlings
Lucky Wheel For Lovely Women.
Clock Golf For Carefree Gentlemen.
NAVAL CHUTE, GOLD FISH POND, BRAN PIE, ROLL, BOWL OR PITCH, ICE CREAM CART, SILK WORMS EXHIBIT, Etc.
TEA GARDEN. TICKETS 50 cts.
Miss V. Capell will give a Children's Dancing Display in the Ball Room from 4.45 to 5.30 p.m. Tickets 50 cents. Children half price and—
THE IMPERIAL CONCERT PARTY
in their wonderful entertainment from 6 to 7.30 p.m. Front seats \$1.00. Back seats and children 50 cents.

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S.S. "PIUMI" ... Sails 10th Nov.
 S.S. "PERIA" ... Sails 12th Nov.
 M.S. "VIMINALE" ... Sails 10th Dec.

HOMEWARD FOR BRINDISI, VENICE AND TRIESTE.

S.S. "PIUMI" ... Sails 1st Dec.
 M.S. "VIMINALE" ... Sails 31st Dec.

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SUMATRA MARU ... Sails 15th November.
 KOSHO MARU ... Sails 15th November.
 SINGAPORE MARU ... Sails 15th November.

SEATTLE MARU ... Sails 15th November.
 VICTORIA MARU ... Sails 15th November.
 LONDON MARU (From Shanghai) ... Sails 20th October.

NEW YORK MARU (From Shanghai) ... Sails 20th October.
 HAGUE MARU (From Shanghai) ... Sails 20th October.
 HAMBURG MARU ... Sails 20th October.

TAIKWA MARU ... Sails 20th October.
 AMARU MARU ... Sails 20th October.
 JAPAN PORTS ... Sails 20th October.

CELEBES MARU ... Sails 20th October.
 ATUA MARU ... Sails 20th October.
 HOKAN MARU ... Sails 20th October.

AMAKUSA MARU ... Sails 20th October.
 KOTSU MARU ... Sails 20th October.
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PROJECTED DEPARTURES

Oct. 21—O.S.K. ... Sails 21st Oct.
 Oct. 22—O.S.K. ... Sails 22nd Oct.

Oct. 23—O.S.K. ... Sails 23rd Oct.
 Oct. 24—O.S.K. ... Sails 24th Oct.

Oct. 25—O.S.K. ... Sails 25th Oct.
 Oct. 26—O.S.K. ... Sails 26th Oct.

Oct. 27—O.S.K. ... Sails 27th Oct.
 Oct. 28—O.S.K. ... Sails 28th Oct.

Oct. 29—O.S.K. ... Sails 29th Oct.
 Oct. 30—O.S.K. ... Sails 30th Oct.

Oct. 31—O.S.K. ... Sails 31st Oct.
 Nov. 1—O.S.K. ... Sails 1st Nov.

Nov. 2—O.S.K. ... Sails 2nd Nov.
 Nov. 3—O.S.K. ... Sails 3rd Nov.

Nov. 4—O.S.K. ... Sails 4th Nov.
 Nov. 5—O.S.K. ... Sails 5th Nov.

Nov. 6—O.S.K. ... Sails 6th Nov.
 Nov. 7—O.S.K. ... Sails 7th Nov.

Nov. 8—O.S.K. ... Sails 8th Nov.
 Nov. 9—O.S.K. ... Sails 9th Nov.

Nov. 10—O.S.K. ... Sails 10th Nov.
 Nov. 11—O.S.K. ... Sails 11th Nov.

Nov. 12—O.S.K. ... Sails 12th Nov.
 Nov. 13—O.S.K. ... Sails 13th Nov.

Nov. 14—O.S.K. ... Sails 14th Nov.
 Nov. 15—O.S.K. ... Sails 15th Nov.

Nov. 16—O.S.K. ... Sails 16th Nov.
 Nov. 17—O.S.K. ... Sails 17th Nov.

Nov. 18—O.S.K. ... Sails 18th Nov.
 Nov. 19—O.S.K. ... Sails 19th Nov.

Nov. 20—O.S.K. ... Sails 20th Nov.
 Nov. 21—O.S.K. ... Sails 21st Nov.

Nov. 22—O.S.K. ... Sails 22nd Nov.
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Nov. 28—O.S.K. ... Sails 28th Nov.
 Nov. 29—O.S.K. ... Sails 29th Nov.

Nov. 30—O.S.K. ... Sails 30th Nov.
 Dec. 1—O.S.K. ... Sails 1st Dec.

Dec. 2—O.S.K. ... Sails 2nd Dec.
 Dec. 3—O.S.K. ... Sails 3rd Dec.

Dec. 4—O.S.K. ... Sails 4th Dec.
 Dec. 5—O.S.K. ... Sails 5th Dec.

Dec. 6—O.S.K. ... Sails 6th Dec.
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 Dec. 23—O.S.K. ... Sails 23rd Dec.

Dec. 24—O.S.K. ... Sails 24th Dec.
 Dec. 25—O.S.K. ... Sails 25th Dec.

SYNDICATE DEALS.

AGREEMENT TO BURN RECORDS.

Arising out of a Summary Court claim for \$800 yesterday, defendant said that the money had already been paid. He admitted that the receipt for that amount produced by the plaintiff was signed by himself but claimed that it referred to another loan which was done with.

There had been a syndicate concerned in property deals in Gregory and Third Streets, said Mr. Armstrong, who appeared for the defendant. Plaintiff was an official of it and when there was a reckoning up it was found that the defendant owed a sum of money. This was paid and it was agreed that all books and papers of the syndicate should be destroyed. Apparently, this had not been done and the receipt for the \$800 produced by the plaintiff referred to one of the transactions in connection with the syndicate.

Judgment for the defendant with costs was given.

SHANGHAI ENQUIRY.
 CHINESE SERGEANT GIVES EVIDENCE.

(Reuter's Service.)
 Shanghai, October 21. At the Judicial Enquiry to-day a Chinese police sergeant gave evidence of the scenes in the charge room of the Louza Police Station before the shooting, when crowds followed the groups of arrested people into the charge room and were ejected.

The Chief Intelligence Officer of the Criminal Intelligence Department of the Police gave evidence mainly in connection with those disturbances and strikes with which the police had proof that students and Communist agitators had a direct connection.

LOWER YANGTZE FAVOURS WU PEI-FU.

(Reuter's Service.)
 Shanghai, October 21. Marshal Wu Pei-fu left Yochow for Hankow yesterday with two warships. The Governor of Hubei, Hsiao Yao-nan, has driven out the Anfu staff of the Hanyang Arsenal and installed Wu Pei-fu's. Chinese reports state that Bei Pao-shan, a prominent Wu Pei-fuite in the 1924 warfare, whose division was subsequently incorporated with the Fengtien-ites from Haichow and Kiangsu will join Sun Chuan-fang at Nanking, where Sun arrived yesterday. Travellers report that all ports on the Lower Yangtze have declared in favour of Wu Pei-fu.

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 Operated for UNITED STATES SHIPPING BOARD
 by ADMIRAL ORIENTAL LINE, Managing Operators.
 TO SEATTLE & VICTORIA
 via SHANGHAI, KOBE & YOKOHAMA.
 PRESIDENT MCKINLEY ... October 24th, 5 p.m.
 PRESIDENT JEFFERSON ... November 5th, 5 p.m.
 TRAVEL FIRST CLASS ON A FIRST CLASS STEAMER
 FOR MANILA.
 PRESIDENT JEFFERSON ... November 28th, 5 p.m.
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THURSDAY, OCTOBER 22, 1925.

P. & O.-British India Apcar and Eastern & Australian Lines

(COMPANIES incorporated in ENGLAND).
MAIL AND PASSENGER STEAMERS.
TAKING CARGO FOR

STRATH, JAVA, BURMA, CEYLON, INDIA, PERSIAN GULF,
WEST INDIES, MAURITIUS, EAST AND SOUTH AFRICA,
AUSTRALASIA, INCLUDING NEW ZEALAND AND
QUEENSLAND PORTS, AND RED SEA, EGYPT,
CONSTANTINOPLE, GREECE, LEVANTINE
PORTS, EUROPE, &c.

PENINSULAR & ORIENTAL PORTNIGHTLY
DIRECT ROYAL MAIL STEAMERS.
(Under Contract with H.M. Government.)

S. S.	Tons	FROM HONGKONG (ABOUT)	DESTINATION
"BICILLA"	6,812	18th Oct.	Singapore, Penang, Col'bo & Bombay
"KEHYA"	9,135	21st Oct.	Marseilles, Casablanca, London, Hull & Antwerp
"MANTUA"	10,902	14th Nov.	Marseilles and London
"KALYAN"	9,144	18th Nov.	Singapore, Penang, Col'bo & Bombay
"KASHGAR"	9,005	18th Dec.	Marseilles and London
"MACDONALD"	11,089	9th Jan.	Marseilles and London
"KEYBER"	9,114	13rd Jan.	Marseilles, London & Antwerp
"DETA"	9,097	14th Feb.	Singapore, Penang, Col'bo & Bombay
"MALWA"	10,941	18th Feb.	Marseilles, London & Antwerp
"KARMALA"	9,089	20th Feb.	Marseilles and London
"KASHMIR"	9,085	13th Mar.	Marseilles, London & Antwerp & Hamburg
"KEHYA"	9,135	20th Mar.	Marseilles, London & Antwerp
"KALYAN"	9,144	3rd Apr.	Marseilles and London
"MACDONALD"	11,089	17th Apr.	Marseilles, London & Antwerp
"KASHGAR"	9,005	18th May	Marseilles and London

Frequent connection from Port Said for Passengers and Cargo to Constantinople, Piræus, Smyrna and other Levant Ports by steamers of the Khedivial Mail Steamship Co.

BRITISH INDIA-APCAR SAILINGS

"TALMA"	10,000	25th Oct.	Singapore, Penang & Calcutta
"TILAWA"	10,000	30th Nov.	Singapore, Penang & Calcutta

EASTERN & AUSTRALIAN SAILINGS (South)

"ST. ALBANS"	4,500	4th Nov.	Manila, Iloilo, Cebu, Singapore, Suez, Port Said, Alexandria, Aden, Bombay, Calcutta, Rangoon, Madras, Colombo, etc.
"TANDA"	6,000	8th Nov.	Manila, Iloilo, Cebu, Singapore, Suez, Port Said, Alexandria, Aden, Bombay, Calcutta, Rangoon, Madras, Colombo, etc.
"ST. ALBANS"	4,500	3rd Dec.	Manila, Iloilo, Cebu, Singapore, Suez, Port Said, Alexandria, Aden, Bombay, Calcutta, Rangoon, Madras, Colombo, etc.
"TANDA"	6,000	3rd Mar.	Manila, Iloilo, Cebu, Singapore, Suez, Port Said, Alexandria, Aden, Bombay, Calcutta, Rangoon, Madras, Colombo, etc.
"ARAFURA"	6,000	7th April	Manila, Iloilo, Cebu, Singapore, Suez, Port Said, Alexandria, Aden, Bombay, Calcutta, Rangoon, Madras, Colombo, etc.

The E. & A.S.S. Co., Ltd. steamers will also call at Shanghai, Hilo, Cebu, Zamboanga, Tientsin, Hongkong, or other ports en route as inducement offers frequent connections from Australia with the following:-
The Union S.S. Company's steamers to the United Kingdom via New Zealand, Vancouver, San Francisco, etc.
The P. & O. Royal Mail steamers to London via Suez Canal.
The P. & O. Branch Service of steamers to London via the Cape.
The New Zealand Shipping Company's steamers for Southampton and London via Panama, Colon.

SAILINGS TO SHANGHAI & JAPAN

"GAREETA"	5,387	27th Oct.	Shanghai, Moji, Kobe and Osaka
"KALYAN"	9,144	31st Oct.	Shanghai, Moji and Kobe
"SANTHIA"	8,600	1st Nov.	Shanghai, Moji and Kobe
"TANDA"	6,000	7th Nov.	Shanghai, Moji and Kobe
"MALWA"	10,941	14th Nov.	Shanghai, Moji and Kobe
"KASHGAR"	9,005	18th Nov.	Shanghai, Moji and Kobe
"MACDONALD"	11,089	28th Nov.	Shanghai, Moji and Kobe
"ARAFURA"	6,000	18th Dec.	Shanghai, Moji and Kobe
"KEYBER"	9,114	28th Dec.	Shanghai, Moji and Kobe
"MALWA"	10,941	9th Jan.	Shanghai, Moji and Kobe
"DETA"	9,097	13th Jan.	Shanghai, Moji and Kobe
"ST. ALBANS"	4,500	13th Jan.	Shanghai, Moji and Kobe
"KARMALA"	9,089	23rd Jan.	Shanghai, Moji and Kobe
"MANTUA"	10,902	27th Jan.	Shanghai, Moji and Kobe
"KASHMIR"	9,085	27th Jan.	Shanghai, Moji and Kobe
"TANDA"	6,000	3rd Feb.	Shanghai, Moji and Kobe
"KEHYA"	9,135	10th Feb.	Shanghai, Moji and Kobe
"KALYAN"	9,144	20th Feb.	Shanghai, Moji and Kobe
"MACDONALD"	11,089	27th April	Shanghai, Moji and Kobe
"ST. ALBANS"	4,500	10th April	Shanghai, Moji and Kobe
"KASHGAR"	9,005	18th April	Shanghai, Moji and Kobe

All dates are approximate and subject to alteration without notice.
WIRELESS TELEGRAPHY FITTED ON ALL STEAMERS.
Passengers for Rangoon must delay their own Hotel expenses at Singapore while awaiting for the on carrying steamer.
All cabins are fitted with Electric Fans free of charge.
Luggage measuring not more than 6 ft. x 3 ft. x 2 ft. will be received at the Company's Office up to noon on the day of sailing.
For further information, Passengers, Freight, Handbags, etc., apply to:-
MACKINNON, MACKENZIE & CO.
P. & O. Building, Corner of Road Central, HONGKONG.

COMPANIA TRASATLANTICA DE BARCELONA

SPANISH ROYAL MAIL LINE.

FOR MANILA, SINGAPORE, COLOMBO, ETC.

FOR YOKOHAMA, KOBE, ETC.

S.S. "LEAZER" 8th November

S.S. "LOPEZ" 21st Jan. 1926

The steamers of this Company are all classed 100 A1 at Lloyd's and are fitted with every modern appliance for the comfort and safety of the passengers. Stevedores and Deckers carried.

For freight and/or passage apply to:-

O. D. BARRETT, Ltd.

25, Central Avenue, R.O. CANTON.

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1341, 1343, 1345, 1347, 1349, 1351, 1353, 1355, 1357, 1359, 1361, 1363, 1365, 1367, 1369, 1371, 1373, 1375, 1377, 1379, 1381, 1383, 1385, 1387, 1389, 1391, 1393, 1395, 1397, 1399, 1401, 1403, 1405, 1407, 1409, 1411, 1413, 1415, 1417, 1419, 1421, 1423, 1425, 1427, 1429, 1431, 1433, 1435, 1437, 1439, 1441, 1443, 1445, 1447, 1449, 1451, 1453, 1455, 1457, 1459, 1461, 1463, 1465, 1467, 1469, 1471, 1473, 1475, 1477, 1479, 1481, 1483, 1485, 1487, 1489, 1491, 1493, 1495, 1497, 1499, 1501, 1503, 1505, 1507, 1509, 1511, 1513, 1515, 1517, 1519, 1521, 1523, 1525, 1527, 1529, 1531, 1533, 1535, 1537, 1539, 1541, 1543, 1545, 1547, 1549, 1551, 1553, 1555, 1557, 1559, 1561, 1563, 1565, 1567, 1569, 1571, 1573, 1575, 1577, 1579, 1581, 1583, 1585, 1587, 1589, 1591, 1593, 1595, 1597, 1599, 1601, 1603, 1605, 1607, 1609, 1611, 1613, 1615, 1617, 1619, 1621, 1623, 1625, 1627, 1629, 1631, 1633, 1635, 1637, 1639, 1641, 1643, 1645, 1647, 1649, 1651, 1653, 1655, 1657, 1659, 1661, 1663, 1665, 1667, 1669, 1671, 1673, 1675, 1677, 1679, 1681, 1683, 1685, 1687, 1689, 1691, 1693, 1695, 1697, 1699, 1701, 1703, 1705, 1707, 1709, 1711, 1713, 1715, 1717, 1719, 1721, 1723, 1725, 1727, 1729, 1731, 1733, 1735, 1737, 1739, 1741, 1743, 1745, 1747, 1749, 1751, 1753, 1755, 1757, 1759, 1761, 1763, 1765, 1767, 1769, 1771, 1773, 1775, 1777, 1779, 1781, 1783, 1785, 1787, 1789, 1791, 1793, 1795, 1797, 1799, 1801, 1803, 1805, 1807, 1809, 1811, 1813, 1815, 1817, 1819, 1821, 1823, 1825, 1827, 1829, 1831, 1833, 1835, 1837, 1839, 1841, 1843, 1845, 1847, 1849, 1851, 1853, 1855, 1857, 1859, 1861, 1863, 1865, 1867, 1869, 1871, 1873, 1875, 1877, 1879, 1881, 1883, 1885, 1887, 1889, 1891, 1893, 1895, 1897, 1899, 1901, 1903, 1905, 1907, 1909, 1911, 1913, 1915, 1917, 1919, 1921, 1923, 1925, 1927, 1929, 1931, 1933, 1935, 1937, 1939, 1941, 1943, 1945, 1947, 1949, 1951, 1953, 1955, 1957, 1959, 1961, 1963, 1965, 1967, 1969, 1971, 1973, 1975, 1977, 1979, 1981, 1983, 1985, 1987, 1989, 1991, 1993, 1995, 1997, 1999, 2001, 2003, 2005, 2007, 2009, 2011, 2013, 2015, 2017, 2019, 2021, 2023, 2025, 2027, 2029, 2031, 2033, 2035, 2037, 2039, 2041, 2043, 2045, 2047, 2049, 2051, 2053, 2055, 2057, 2059, 2061, 2063, 2065, 2067, 2069, 2071, 2073, 2075, 2077, 2079, 2081, 2083, 2085, 2087, 2089, 2091, 2093, 2095, 2097, 2099, 2101, 2103, 2105, 2107, 2109, 2111, 2113, 2115, 2117, 2119, 2121, 2123, 2125, 2127, 2129, 2131, 2133, 2135, 2137, 2139, 2141, 2143, 2145, 2147, 2149, 2151, 2153, 2155, 2157, 2159, 2161, 2163, 2165, 2167, 2169, 2171, 2173, 2175, 2177, 2179, 2181, 2183, 2185, 2187, 2189, 2191, 2193, 2195, 2197, 2199, 2201, 2203, 2205, 2207, 2209, 2211, 2213, 2215, 2217, 2219, 2221, 2223, 2225, 2227, 2229, 2231, 2233, 2235, 2237, 2239, 2241, 2243, 2245, 2247, 2249, 2251, 2253, 2255, 2257, 2259, 2261, 2263, 2265, 2267, 2269, 2271, 2273, 2275, 2277, 2279, 2281, 2283, 2285, 2287, 2289, 2291, 2293, 2295, 2297, 2299, 2301, 2303, 2305, 2307, 2309, 2311, 2313, 2315, 2317, 2319, 2321, 2323, 2325, 2327, 2329, 2331, 2333, 2335, 2337, 2339, 2341, 2343, 2345, 2347, 2349, 2351, 2353, 2355, 2357, 2359, 2361, 2363, 2365, 2367, 2369, 2371, 2373, 2375, 2377, 2379, 2381, 2383, 2385, 2387, 2389, 2391, 2393, 2395, 2397, 2399, 2401, 2403, 2405, 2407, 2409, 2411, 2413, 2415, 2417, 2419, 2421, 2423, 2425, 2427, 2429, 2431, 2433, 2435, 2437, 2439, 2441, 2443, 2445, 2447, 2449, 2451, 2453, 2455, 2457, 2459, 2461, 2463, 2465, 2467, 2469, 2471, 2473, 2475, 2477, 2479, 2481, 2483, 2485, 2487, 2489, 2491, 2493, 2495, 2497, 2499, 2501, 2503, 2505, 2507, 2509, 2511, 2513, 2515, 2517, 2519, 2521, 2523, 2525, 2527, 2529, 2531, 2533, 2535, 2537, 2539, 2541, 2543, 2545, 2547, 2549, 2551, 2553, 2555, 2557, 2559, 2561, 2563, 2565, 2567, 2569, 2571, 2573, 2575, 2577, 2579, 2581, 2583, 2585, 2587, 2589, 2591, 2593, 2595, 2597, 2599, 2601, 2603, 2605, 2607, 2609, 2611, 2613, 2615, 2617, 2619, 2621, 2623, 2625, 2627, 2629, 2631, 2633, 2635, 2637, 2639, 2641, 2643, 2645, 2647, 2649, 2651, 2653, 2655, 2657, 2659, 2661, 2663, 2665, 2667, 2669, 2671, 2673, 2675, 2677, 2679, 2681, 2683, 2685, 2687, 2689, 2691, 2693, 2695, 2697, 2699, 2701, 2703, 2705, 2707, 2709, 2711, 2713, 2715, 2717, 2719, 2721, 2723, 2725, 2727, 2729, 2731, 2733, 2735, 2737, 2739, 2741, 2743, 2745, 2747, 2749, 2751, 2753, 2755, 2757, 2759, 2761, 2763, 2765, 2767, 2769, 2771, 2773, 2775, 2777, 2779, 2781, 2783, 2785, 2787, 2789, 2791, 2793, 2795, 2797, 2799, 2801, 2803, 2805, 2807, 2809, 2811, 2813, 2815, 2817, 2819, 2821, 2823, 2825, 2827, 2829, 2831, 2833, 2835, 2837, 2839, 2841, 2843, 2845, 2847, 2849, 2851, 2853, 2855, 2857, 2859, 2861, 2863, 2865, 2867, 2869, 2871, 2873, 2875, 2877, 2879, 2881, 2883, 2885, 2887, 2889, 2891, 2893, 2895, 2897, 2899, 2901, 2903, 2905, 2907, 2909, 2911, 2913, 2915, 2917, 2919, 2921, 2923, 2925, 2927, 2929, 2931, 2933, 2935, 2937, 2939, 2941, 2943, 2945, 2947, 2949, 2951, 2953, 2955, 2957, 2959, 2961, 2963, 2965, 2967, 2969, 2971, 2973, 2975, 2977, 2979, 2981, 2983, 2985, 2987, 2989, 2991, 2993, 2995, 2997, 2999, 3001, 3003, 3005, 3007, 3009, 3011, 3013, 3015, 3017, 3019, 3021, 3023, 3025, 3027, 3029, 3031, 3033, 3035, 3037, 3039, 3041, 3043, 3045, 3047, 3049, 3051, 3053, 3055, 3057, 3059, 3061, 3063, 3065, 3067, 3069, 3071, 3073, 3075, 3077, 3079, 3081, 3083, 3085, 3087, 3089, 3091, 3093, 3095, 3097, 3099, 3101, 3103, 3105, 3107, 3109, 3111, 3113, 3115, 3117, 3119, 3121, 3

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(The weekly edition of the "China
Mail". Annual subscription, H.K.
\$13 including postage \$15, payable
in advance.)

Published by

The Newspaper Enterprise, Ltd.
Printers & Publishers

No. 5, WYNDHAM ST., HONGKONG

Telephones Central 22 & 4641

Cable Address:—Mail, Hongkong.

All communications should be
addressed to the Newspaper Enterprise,
Ltd., to whom all remittances
should be made payable.London Office:—The Far Eastern
Advertising Agency (London),
Ltd., 24, Devonshire Street,
Bloomsbury, W.C.1.

Hongkong, Thursday, October 22, 1925.

"TOC H."

Singapore has been enjoying a
visit from the founder of "ToC
H." Hongkong is to be denied the
privilege of hearing the Rev. P. B.
Clayton, whom Mr. Robert
Blitchford says "is to the manner
born." It may be that we are
heartily sick of references to the
Great War. In Hongkong two
organizations serve to remind us
of it, whilst the Annual Armistice
Service and ceremony, add to the
means of remembrance. Souls
that have suffered need no such
reminders. The years soothe
aching hearts, but cannot still the
memory. "ToC H." so far has not
reached Hongkong unless we see
it in other forms. It was founded
at Poperinghe in the danger zone
in December 1915. This does not
make it a military society. It is
not so exclusive as the local
Ex-Active Service Men's Association
or the British Legion. Mem-
bership is not confined to soldiers
or ex-soldiers. A large propor-
tion of the present members are
too young to have seen service.
Yet the idea was born of the war
—was, in fact, the direct outcome
of that fellowship of the trenches
which drew men of all creeds and
classes together in the presence of
death and danger and the exacting
demands of duty. We get a glimpse
of what "ToC H." stands for. If its actual meaning

is not quite clear let us quote
H.R.H. the Prince of Wales in one
of his most understanding letters.
The Prince believes "that this
great brotherhood of ours will
survive when the war is out of
which it was born is no longer a
bitter memory, for "ToC H."
stands for helping others
and there's no better thing
in life when you come to
analyse it." Helping others then
is the foundation on which "ToC
H." rests its claim for recognition.
We are familiar with the little
friendly story of the dictum given
to a boy that we are here to help
others, and his request for in-
formation as to what the others
were here for! Helping others has
assumed the idea of dipping
hand into pocket. That is a
practical way but not given to us
to perfect for obvious economic
reasons—to put it mildly. We
may have it argued that the
abundance of societies has become
a burden. A society for the aboli-
tion of societies has been urged.
But there can be no objection to
yet another—even in Hongkong—
that urges the claim of disinter-
ested service. Many of us are not
here "for the benefit of our
health." This is the trouble. We
believe in the greatest good, for
the greatest number—as a theory
—and carry it out by getting it
for the greatest number—Number
One! An American head of a
university has set it forth that he
would rather give a man some
degree that doesn't set him up to
rule, but sets him up to
serve. "The part of higher educa-
tion that we want to cherish and
develop is that part which con-
sists of adding to the intellectual
the intangible qualities that lie
within the human heart."
There is room for a branch of the
"ToC H." in Hongkong.

Saturday's Fete.

As a rule, the Hongkong public
has two appeals made to it at this
time. "The One" is made by the
Navy League for the education and
help of dependents of sailors who
lost their lives in the Great War;
the other by the Hongkong Women's
Guild, and Ministering Children's
League in aid of certain local
and home charities. Charles
Barnard, a well-known local
author, has written a book on the
subject of the "ToC H." and its
work. It is a book that should be
read by all who are interested in
the work of the "ToC H."

has been that the Navy
League has decided this year to
cancel their annual appeal. A note
of optimism, however, is now to be
found and it is to be hoped that
the practical and sympathetic help
which has been extended in past
years will again ensure the suc-
cess of the annual effort of the
H.K.W.G. and M.C.L. East year,
those responsible for its organiza-
tion, being keenly appreciative of
the work which was done, year
after year in large measure by the
same people, arranged the effort so
that it would not call for the devo-
tion of so much time by the mem-
bers of the working parties. A
Children's Fete was therefore held
on the Volunteer parade ground
and proved a great success. This
year the effort has reverted to its
former larger scope, however, and
once more Government House is
the scene of a pleasurable function
without which the winter season
would hardly seem complete. Last
year the branches united in the
work, exhibited on the stalls and
were responsible as units only for
the side-shows. But this year the
familiar M.C.L. stalls with their
well worked and varied articles for
sale will again be observed, and
some useful Christmas gifts may
be purchased from them. A rever-
sion is also made in the matter of
entertainment. In the dancing of
Miss V. Capell's pupils and the
music and puppet show of the Im-
perial Concert Party patrons are
assured of as pleasurable an after-
noon and evening as could be wish-
ed for. It may safely be prophesied
that this appeal will not be
in vain, and that the
reinstating work which the
committee and branches of the
Guild have put into its organiza-
tion will meet with the deserved
response.

Huxley and the Bishop.

At a meeting of the "Reminiscences of
Huxley" Club at Oxford in 1890, it is
interesting to recall something of
the old spirit of conflict, such as
was evident in the already histori-
cal Huxley trial. The Bishop,
according to a contemporary writer,
resourceful, pugnacious, impreg-
nable and not a little arrogant,
trampled his way to the platform.
Huxley, pale-cheeked, black haired,
sat on the other side of the chair-
man. "Wilberforce spoke for
nearly half an hour," writes Hooker,
"with inimitable spirit, emptiness
and unkindness." It appears that
the worthy Bishop was dragging
red herrings across the trail, treat-
ing the subject with a spirit of
levity that must have galled the
pious scientist intolently. Had
the Bishop kept to his text, and
not descended to personalities, all
would have been well, but, carried
away with his rhetoric, he turned
to Professor Huxley and said, "I
should like to ask Professor Huxley,
who is sitting by me, and is about
to demolish me when I have said
down, as to his belief in being
descended from an ape. Is it
through his grandfather or his
grandmother that he claims his
descent?" The Bishop had gone
too far, and Huxley, turning to his
neighbour, who was Sir Benjamin
Brodie, the Royal surgeon, and
President of the Royal Society,
said, "The Lord hath delivered him
into my hands." When his time
came, stern and pale, and very
quiet, he spoke words that listeners
described as "taking their breath
away." The historian, John Richard
Green, has given them to the world.
"I asserted—and repeat—that a
man has no reason to be ashamed of
having an ape for his grandfather.
If there were an ancestor I should
feel shame in recalling it, it would
rather be a man—a man of reser-
vations and versatile intellect—who
not content with (an equivocal)
success in his own sphere of activity,
plunges into scientific questions
with which he has no real acquaint-
ance, only to obscure them by an
aimless rhetoric, and distract the
attention of his hearers from the
real point at issue by eloquent
digression and skilled appeals to
religious prejudice." Quoting again
from an eyewitness, the Rev. W.
Tuckwell, "A gasp and shudder
through the room, the scientist un-
easy, the orthodox furious, the Bis-
hop, wearing that fat, provoking
smile that once impelled Lord
Derby, in the House of Lords, to an
unparliamentary quotation from
Hamlet." Jackdaw in "John o'
London's Weekly" adds in con-
clusion, that there was no more truly
religious man in the assembly than
Huxley, though for him all dogmas
and creeds were lost in the words of
the Hebrew prophet, "What doth
the Lord require of thee, but to
do justly, and to love mercy and
to walk humbly with thy God," and
he has lived to see evolution, not
shattering the backbone of Chris-
tianity, as it was prophesied it
would do, but giving a wider and
more wonderful aspect of the
Divine Architect.

London, October 21.—Reports
from Oxford state that the
"Reminiscences of Huxley" Club
will hold a meeting on Saturday
next, at which the Bishop of
Oxford will be present.

SHREDS AND PATCHES.

The soldier and sailor
words and phrases book
contains the following

examples of slang:—

To beetle off. (Air Force
slang—to fly straight).

Who pulled your chain? (This
way of snubbing one who intrudes
on a conversation, pleases the
Shreds man).

Got you taped. (I've taken
your measure).

To talk well off. (To brag of
one's means or social position).

To argue the toss. (To be un-
duly disputatious).

Jam on it. ("You want jam on
it"—expect too much).

Coil up one's ropes. (Navy—
to die).

As many faces as a churchyard
clock. (An unreliable man, old
Navy expression).

To chuck a chest or To throw
one's weight about. (To swag-
ger).

Savage rabbits. (A Tank
Corps expression for waiting in
readiness for action. From a
phrase used by General Elles in
February, 1918. The tanks, he
said, would lie in wait and
"emerge like savage rabbits from
their holes and fall on the enemy's
flanks").

Pushing daisies. (Dead and
buried).

To push out the boat. (To
stand treat).

Gone Dis. (Mentally weak; a
telephone signaller's phrase,
meaning disconnected).

Lit up. (Under the influence
of drink).

To lock horns. (To come to
close quarters).

Poodle Faker. (A ladies' man;
Navy).

Skrimshanker. (Very old
army term: a shirker).

Shell-proof. (A sarcastic
term for a braggart).

To roar up. (To abuse).

To climb the rigging. (To get
angry: Naval).

A Rainbow. (A reinforcement
or recruit arriving after the
storm is over).

To read a shirt. (To search it
for lice).

To follow the band. (To be-
long to the creed of the majority
of a Battalion).

The girls are on the tow-ropes.
(An old Navy expression applied
to a ship coming home to pay
off).

All these, like the well-known
"funk-hole" and "No man's land,"
have a pleasing vigour about
them.

Surgeons using a
MIRACLES, new invention called
the bronchoscope re-
moved a carriage bolt from a
boy's lung and a tack from a
girl's.

Now if it would only show us
how to extract a fair sized screw
from the heart of the boss.

To a Brewer:

EPITAPHS. Here lies poor
Burton.

He was both hale and stout;
Death laid him on his bitter
bier.

Now in another world he hops
about.

On a Dentist:

"Stranger! approach this spot
with gravity!"
John Brown is filling his last
cavity.

On a Doctor:

He survived all his patients.

The horse bit the parson:

How came that to pass?
The horse heard the parson say,
"All flesh is grass."

THE ELIZABETHAN FLOWER GARDEN.

The fruitful age of Queen
Elizabeth brought both the plan-
ning and the planting of the
loveliest English gardens very
nearly to perfection. When the
other arts of the Renaissance had
reached their maturity and were
on the verge of decline, garden
making began to develop rapidly.
Most of the finest houses in Eng-
land were built at this period.
After their erection an attempt to
give them fit surroundings was a
natural sequence. All conditions
were ripe for the evolution of de-
lightful pleasure gardens, which for
form without formality have never
been surpassed. Both the art and
craft of their construction were un-
derstood as certainly never before,
and perhaps never afterward. Like
the gardens described in Sidney's
"Arcadia," these were places "not
fairer in natural ornaments than
artificial inventions."

Cautiously the idea was intro-
duced at this time, that a thing of
beauty might be an excuse in itself,
and this led to the garden of
pleasure, or flower-garden. But
orchards, herbaries, and kitchen
gardens were not done away with,
and at the outset even the pleasure
garden was excused, as having, at
least, a useful side. For instance, in the
"Maison Rustique," the author
concludes his statement that "the
most pleasant and delectable thing
in our French gardens is the flower
garden, as well in respect as it
serveth the chief lord whose in-
heritance it is to solace himself
therein," by adding, "as also in
respect to their service to the
beehives-in."

For if delight may provoke
man's labour, what greater delight
is there than, to behold the earth
apparelled with plants, as with a
robe of embroidered works, set with
orient pearls, and garnished with
great diversity of rare and costly
jewels? If this variety and per-
fection of colours may affect the
eye, it is such in herbs and flowers
that no Apelles, no Zeuxis, ever
could by any art express the
like.

The discovery of the New World
largely increased the range of
horticulture. When England joined
in the great maritime movement
carried on by other nations from
the middle of the fourteenth cen-
tury, her explorers returned with
shiploads of "outlandish commodi-
ties." Among these imports was an
abundance of plants. Just as
the art of gardening had been
developed by the fresh appreciation
of the beauty of classic design, so
the desire to naturalize these
exotic stimulated gardening as a
craft.

The number and character of the
gardens depicted of course on the
scale and influence of the owner.
If he were poor, he might not be
able to afford more than one, or
two, containing like "the only
under gardens, all sorts of plants,
but if he were rich enough to fol-
low the fashion, he would separate

his plantations into three or four
divisions, in each of which a cer-
tain kind of vegetation predomi-
nated. De Serres recommended four
divisions—the kitchen garden, the
nosegay garden, the medicinal and
the fruit garden, Muckham was
satisfied with two—one for the
"household garden," the other the
"garden for flowers and sweet
smells." But all were more or less
intended for profit as well as
pleasure. Ornamental features,
were then included, and are still
often retained, in the English
kitchen garden, herbary and or-
chard; while even such a princely
pleasure garden as Bacon describes,
contained certain homely herbs and
vegetables. In the garden for
flowers and sweet smells, Mark-
ham suggests that "about the hedge
we shall set for to make postage
withal, pinks, pansies, clematis,
cucumbers, and such like."

Pleasure gardens were always
connected as closely as possible
with the house, to form a prolonga-
tion of the living rooms. If practi-
cable, the drawing-room opened
into the parterre of flowers; if not,
a terrace formed the means of in-
tercommunication. As Sir John
in his translation of a portion of
the "Maison Rustique" says, "It is a
commendable and seemly thing to
behold out at a window many acres
of ground well tilled and husbanded
whether it be a meadow, a plot for
planting of willows, or arable
ground as we have stood upon here-
tofore; but yet it is much more to
behold fair and comely proportions,
handsome and pleasant arbours,
and as it were closets, delightful
borders of lavender, rosemary box,
and other such like, to hear the
murmuring music of an infinite num-
ber of pretty small birds which con-
tinually, day and night, do chatter
and chant their proper and natural
harmonies upon the hedges and
towers of the garden; and to smell so
sweet a nosegay so near at hand,
seeing that this so fragrant smell
cannot but refresh the Lord of the
Farm exceedingly, when going out
of his bedchamber in the morning
after the sun-rise and whilst as
yet the clear and pearl-like dew
doth perch upon the grass, he giveth
himself to hear the melodious music
of the bees, which busy-ing them-
selves in gathering of the same, do
also fill the air with a most accept-
able sweet and pleasant harmony;
besides the borders and continued
rows of sovereign, thyme, balm,
rosemary, marjoram, cypress,
southern-wood, and other fragrant
herbs, the sight and view whereof
cannot but give great contentment
unto the beholder."—Rose Standish
Nichols, in "English Pleasure
Gardens."

"HAWKINS" BACK.

H.M.S. "Hawkins," flagship of
R.E. Vice-Admiral Sir E. Alex-
ander Sinclair, K.C.B., arrived in
port at nine this morning and a
frigate in the North.

H.M.S. "Penguin" will be
arrived on Sunday, and will
depart on Sunday.

UNSOOUND DEALINGS.

(Continued from page 1.)

A member may not connive at a failure by accepting less than the full amount of his debt and is liable to refund any money or securities received from a defaulter, provided such defaulter be declared within two years from the time of such compromise, the property so "refunded" being applied to liquidate the claims of the subsequent creditors. This rule is aimed at "artificial solventcy" and "preferential treatment" and would of course put an end to the practice whereby an insolvent broker continues to do business after assuming his liabilities by means of promissory notes.

A defaulter in order to be eligible for re-election has to disclose the name of every principal indebted to him and also to give to the official assistants of the Stock Exchange, or to his creditors, his original books and accounts and a statement of the sums owing to and by him in the Stock Exchange at the time of his failure.

Severe Dealing.

The committee of each Exchange ought not to be disproportionate in size to the number of members. It is difficult to see why more than four members at the outside are required. This committee should be re-elected yearly and should enforce strictly the rules of the Exchange. Instead of waiting until definite complaints are formulated the committee should, if there are persistent rumours that a member of the Exchange is insolvent or has a breach of the rules, investigate the rumours. In such cases the member's books should be inspected by the committee if considered necessary. The committee should deal severely with all cases where it is satisfied that a member has been over-speculating on his own account, that is, entering into commitments which he cannot finance if he loses. The proceedings of the committee should be formal and evidenced by proper minutes.

Obtaining A Seat.

Committees ought in future to exercise much greater caution in admitting members. The attitude of the Exchanges in the past, with the exception perhaps of the Hongkong Stock Exchange, appears to have been that anybody could become a member if he could buy a seat and pay his entrance fee and subscription. Little attention appears to have been paid to his real financial position or to his sense of moral responsibility. It might be said that the price of the seat was a guarantee of his financial soundness but in certain cases the money in question has been all that the intending member possessed and in others even that money has been borrowed. Here also the rules of the London Stock Exchange might with advantage be copied. Under rule 38 a candidate for membership has to state in writing his personal history and occupation or employment since he came of age.

No member should be allowed to employ an authorised clerk unless the clerk in question has been approved by the committee. Rules 58 to 72 of the London Stock Exchange on this subject might with great advantage be adopted by the local Exchanges. There are instances of irresponsible and untrustworthy persons who have been employed by certain brokers and have caused loss both to brokers and clients by reckless dealing.

Broking and Jobbing.

In this colony the same person acts both as broker and as jobber and it does not seem practicable to insist that he shall not exercise both functions as the volume of business is not sufficiently large to enable it to be divided up. It is, however, imperative in the interests of the public that if a broker is dealing on his own account he should disclose the fact to his client and charge no brokerage. Non-disclosure gives the client a legal right to repudiate the transaction but there are few who know this. The Exchanges ought to have a rule on the subject and see that it is strictly enforced.

A broker ought also to be compelled to disclose whether the transaction is one directly between two principals or through the medium of another broker.

Internal Management.

The procedure of the Exchanges ought to be regulated by proper rules. The greater number of the rules of the London Stock Exchange are concerned with the internal management of settlements so as to ensure that these will pass smoothly. None of the local Exchanges has adequate rules on the subject. Almost all their procedure is informal and in the case of disputes there is nothing beyond the mere opinion of the committee to decide who is right and who is wrong. In particular there are

no rules defining what is a settlement day, its duration and whether it can be postponed, and no rules as to the working of the very complicated "ticket" system. The "Sales" column of the daily quotation list ought to include only transactions which are definitely authenticated. At present there is nothing to prevent the insertion of bogus quotations.

No member of an Exchange should be allowed to issue a circular or advertisement to persons other than his own principals.

Margin Deposits.

In view of the fact that in Hongkong brokers guarantee all transactions, it seems eminently desirable that there should be a rule in all the Exchanges whereby a broker is required to obtain from his client, at the time when any forward contract is made, a deposit equal to ten per cent. of the amount of the contract plus brokerage and stamp duty and to require a further deposit if the price drops to near the ten per cent. margin. The broker should be required forthwith to pay this money to the committee of the Exchange and obtain a numbered receipt for it which he should at once send to the client. It has been stated by one of the witnesses and supported by another that the majority of the members of the Hongkong Stock Exchange are of opinion that this proposal will hamper forward business to such considerable extent as practically to cripple it and without forward business it will be impossible to keep the market up. This is an unsatisfactory point of view. What seems to be of importance is not "keeping the market up" but ensuring that business shall only be entered into by persons who can honour their obligations. No doubt the "margin" rule would destroy a certain amount of forward business but only the unsound portion of it, that is, the business of persons who have no money with which to honour their bargains. The man who is able to pay if he loses should not object to depositing a margin.

The requirement of a compulsory deposit by a broker would be some sort of a guarantee of his financial soundness. We do not recommend insistence on such a rule provided the margin rule under (ix) is rigidly enforced.

Exchanges Warned.

Opinion among us is divided as to whether it is desirable or not to have more than one Exchange in Hongkong for dealings in stocks and shares, and as things are, the difficulties in the way of amalgamating the existing Exchanges are so great that we cannot recommend any change. Legally there is nothing to prevent individuals forming associations or limited companies for the purpose of dealing in any commodity and it does not seem reasonable to attempt to restrict them from doing so for the purpose of dealing in stocks and shares. For the same reason it seems to be unnecessary to require share brokers to be licensed. If, however, the Exchanges do not proceed to adopt the recommendations made in this report or, having adopted them, do not take measures to enforce them, we consider that the Government might proceed to enact legislation of the kind indicated. Such legislation should give the court power to dissolve any Association of the kind referred to if, on the application of the Attorney-General, the court is satisfied that the rules have been persistently disregarded.

Thanks.

We wish to thank the gentlemen who have submitted memoranda for the consideration of the Commission. These memoranda, especially the one drawn up by Mr. J. P. Braga, contain valuable information which has been of great use to us.

LOCAL SOCCER.

KOWLOON TEAMS FOR LEAGUE.

The following have been selected to represent the Kowloon Football Club in their league games on Saturday.

2nd XI. v. H.K.F.C. Reserves at Kowloon, kick-off at 3 p.m. sharp: Rasmussen; Guest and Urquhart; Street; Brown (capt.); Pasco; Morris; Latham; Vickers; Fitzgerald and Eastman. Reserves: Millard.

1st XI. v. Police at Kowloon, kick-off at 4.30 p.m. sharp: Vickers; Wheeler and Reid; Turner; Caveille and Hayes (Captain); Taylor, McBride, Linaker; Austen and Mason. Reserve: A. Duncan. [Other sport items will be found on page 3.]

COUNCIL'S TRIBUTE.

SIR R. E. STUBBS' NOTABLE RECORD.

TO-DAY'S VALEDICTORY.

Following the budget debate at to-day's meeting of the Legislative Council, the Hon. Mr. P. H. Holyoak made reference to the imminent departure of H.E. the Governor, Sir R. E. Stubbs, K.C.M.G., as follows:—

Sir,—On behalf of the unofficial members of the Council, I desire to express our great regret that this is the last meeting at which you will be presiding over our deliberations which have been characterised throughout by the utmost harmony even during critical debates. There will shortly be a more suitable occasion for us to refer to your great services to this colony and at the moment I am confining my remarks purely to our relationship upon the Council.

You have now served for a little over six years in this colony and we have learned to appreciate the fair and open mind which you have invariably brought to the consideration of the various problems with which this colony has been faced during your time with us, as well as the tact and courtesy with which you have handled the debates upon them.

Remarkable Success.

In your first address on-landing here, you stated that you invited criticism and advice from every quarter and the record of your term of office here proves that you have not only sought such advice but that you have been at all times open to arguments and willing to change your mind as new factors were brought to your notice. We venture to think that this factor alone has played no small part in the remarkable success of your administration here.

During the first part of your time you were fortunate in dealing with times when the prosperity and revenue of this colony were steadily increasing, and everybody appreciates the fact that instead of taking a well-earned leave, you remained on here when adverse conditions came upon us and that we have had your guidance and counsel during the somewhat trying conditions of the past few months. It is common knowledge that we would have been well content if your term of office amongst us had been extended and on no less than three occasions strongly urged this but the Secretary of State has disposed matters otherwise and it therefore now only remains for us to wish you every success and happiness in your new sphere of action in Jamaica and in any other sphere of service with which you may be entrusted by His Majesty the King. Needless to say we shall all follow your future career with the keenest personal interest.

CHINESE SENTIMENT.

The Hon. Mr. Chou Shou-sun said:—Sir, I most heartily and sincerely endorse every word that has fallen from the honourable senior unofficial members. It is with the greatest regret that my Chinese colleague and I are now bidding Your Excellency farewell in this Council. You have always been kind and considerate to both of us, and have been a real friend to the Chinese. One of your traits of character that has most profoundly impressed my colleague and me, if we may say so, is Your Excellency's readiness to seek and hear advice, and when you are convinced of the reasonableness and honesty of such advice, to change your own view, if necessary.

Apart from the numerous acts beneficial to the community that have characterised your administration, the great stroke of statesmanship which you have made in regard to the £3,000,000 loan has proved you to be one of the greatest benefactors of the Chinese, and will for ever endure you to them. The various services which you have rendered to the community in general and the Chinese in particular, will be referred to at the public reception to be held at the City Hall in your honour, and all that I wish now to do is to wish Your Excellency success and prosperity in the new sphere of usefulness in which His Most Gracious Majesty the King has been pleased to place you.

Your generous remarks in reference to my Chinese colleague and myself have deeply touched us. If we have been able to render some useful service to the Colony since our appointment on the Council, particularly during the last four and a half anxious months, it was because we have at all times received such kind encouragement and generous support from Your Excellency. In bidding you, sir, farewell, may I ask you to convey to Lady Stubbs the highest esteem, regard and good wishes of the Chinese community.

RETAINING WALLS.

REGULAR INSPECTION REQUESTED.

GOVERNMENT'S POLICY.

The advisability of regular inspection of retaining walls was raised by the Hon. Mr. P. H. Holyoak at to-day's meeting of the Legislative Council.

He asked:—Will the Government state what steps have been taken since the Po Hing Fong Disaster to provide for the regular inspection of old retaining walls?

Will the Government indicate the expenditure, if any, necessary or contemplated in respect of retaining walls on unleased Crown Land?

The Colonial Secretary in reply said: A systematic inspection of old retaining walls has been commenced.

All the walls in the Taiping Shan district, together with many others situated on the lower and middle levels, have been already carefully surveyed, measurements and all other relevant data have been collected and conveniently tabulated for future reference and comparison.

Poor Construction.

In several instances walls have been plumb at intervals and diagrammatic profiles plotted for further investigation. A similar inspection of walls in other districts of the city is at present in progress, and reports will be prepared as the necessary data are collected.

Some of the walls already inspected are of very poor construction—considerably more so than the wall south of In Mi Lane, which collapsed in July—and in certain instances the Public Works Department has already communicated with the owners under powers bestowed by the Public Health and Buildings Ordinance—in reference to work which should be undertaken. No inspection, however careful, can of course, provide against accident arising from disintegration below the foundations due to undetected subterranean water.

After the completion of the systematic inspection now in hand, arrangements will be made for a quarterly return to be kept, giving particulars of any changes that may occur.

No Abnormal Expenditure.

(1) As regards retaining walls to Government works: The vote for maintenance of public works covers expenditure on such retaining walls; no abnormal expenditure is contemplated.

(2) As regards retaining walls in respect of which there is or may be a right to support for adjacent lots: The Government is under no obligation to incur expenditure on repairs; the owners of such lots, if they consider repairs to be necessary, should apply for permission to carry out the works they propose at their own expense.

(3) As regards retaining walls supporting the hillside: In certain cases the Government may see fit to repair or reinstate such walls at the expense of the public funds although under no obligation to do so; contemplated expenditure of this nature has been provided for in the Estimates for 1926 under Item Public Works Extraordinary 15.

King's Shooting Neighbour.

Mr. Herbert Johnson has again taken his annual holiday from Colonel Purvis's shooting season. There is hardly a more desirable domestic private property than Invercauld (says "Gladstone" in the "Daily Chronicle"), and it is always in request because of its grand deer-stalking, grouse-shooting, and salmon and trout fishing in the Dee, and also owing to its proximity to Balmoral, for the tenants are generally "commanded" to dine with the King and Queen. Mr. Johnson, whose country place is Marsh Court, near Stockbridge, is a noted traveller and big game shot. He married Mrs. Horton Meeking, but is not a widower. His step-daughters are Lady Apsley and Lady Somers, who, with their respective husbands, usually spend the Highland season with him; but this autumn Lord and Lady Apsley are in Australia.

Patric, October 21.—M. Daziot.

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A CAT AND A FLAT.

GAMING CHARGE DEFENCE.

TENANT'S POSITION.

"The others may be the biggest villains that ever lived, but my client isn't," was the remark made by Mr. C. A. S. Russ at the Central Magistracy this morning when he found that four others who were arrested at the same time failed to be present in Court.

The man who appeared in Court before Mr. R. A. D. Forrest was charged with keeping a common gaming house for lottery tickets. The others were charged with possession of Po Pin lottery tickets. Bail of \$250 each furnished by the latter was estreated.

Describing the raid, Sergeant A. E. Carey said that he visited 18 Mercy Street, second floor, shortly after noon yesterday. The door was closed, but peeping through cracks and holes in the wall he observed a number of people inside a cubicle building up what were later found to be lottery tickets. The first defendant was in another part of the house when he entered, and he charged him in his capacity as principal tenant of the floor.

Mr. Russ admitted that his client was the principal tenant, but he contended that the man knew nothing about the lottery tickets. He thought that it would be a serious thing if every principal tenant was liable to be sued in cases of this kind as the Courts would be filled with Europeans. A cut, Mr. Russ said, could be the occupant of a room, but it would be perfectly harmless until it upset some crockery. In the same way his client was perfectly innocent, and was not bound to report cases of gambling, even if he had known that a part of the floor was being used for that purpose. He was under no more legal obligation than a man watching another man drowning. His client was not possessed of the powers of the centurion of old to order people about, and knew nothing of what was taking place inside the cubicle.

His Worship considered that the charge against the first defendant could not be held, as there was no proof that he was present with the others, who had not used an open place on the floor. The man was accordingly discharged.

AMAH'S SAVINGS.

DECISION AGAIN DEFERRED.

The decision in the case heard at the Central Magistracy yesterday in which a Chinese amah was charged with attempting to export over \$3,000 in bank notes was again deferred for one week this morning as the Magistrate (Mr. S. B. B. McEldeery) desired further inquiries made as to where she obtained the money.

Mr. L. D. Turner said that on the basis of \$6 a month her savings for 27 years amounted to nearly \$2,000. To this has to be added the money which the woman had stated she received from a relative to buy a house in the country.

A Chinese was charged with attempting to remove \$73 when he was caught on the Macao boat yesterday.

Detective Sub-Inspector Shannon said that money changers here allowed a premium of 14 per cent. on local money when changing into Kwangtung currency. Double the amount of premium was obtained in Canton and Macao on Hongkong currency.

A fine of \$10 was imposed.

EXCHANGE.

Hongkong, 22nd October, 1925.

On London—Bank, Wire... 25 1/2
On demand... 25 5/16
30 days sight... 25 1/2
4 months sight... 25 1/2
6 months sight... 25 1/2
Credit, 4 months sight... 25 1/2
Debit, 4 months sight... 25 1/2

On Paris—On demand... 320
Credit, 4 months sight... 1400
On Berlin—On demand... nom.
On New York—On demand... 62 1/2
Credit, 60 days sight... 60 1/2

On Bombay—Wire... 19 1/2
On demand... 19 1/2
On Calcutta—Wire... 19 1/2
On demand... 19 1/2

On Singapore—On demand... 104
On Manila—On demand... 117 1/2
On Shanghai—On demand... nom.
On Hongkong—On demand... nom.

On Yokohama—On demand... 100
On Kobe—On demand... 100
On Osaka—On demand... 100
On London—On demand... 100

On Hongkong—On demand... 100
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On Shanghai—On demand... 100
On Canton—On demand... 100
On Macao—On demand... 100

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WE HAVE RECENTLY RECEIVED PER REFRIGERATOR "SS. CARMARTHENSHIRE" THE FOLLOWING VARIETY OF CHEESE.

	Per lb
FINEST ENGLISH LOAF CHEDDAR	\$1.00
FROMAGE BLEU (ROQUEFORT)	1.00
ITALIAN GORGONZOLA	1.00
SWISS GRUYERE	1.40
SELECTED ENGLISH STILTON	1.50

SELECTED SCOTCH BLOATERS	.65
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FINDON HADDOCK	.75

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MOTOR BOATS FOR HIRE

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TUBORG BEER

Purveyors To

The Royal Danish Court.

The most popular Danish

Beer on the Market.



6 doz. pts. \$20 duty paid
4 doz. qts. \$22 duty paid

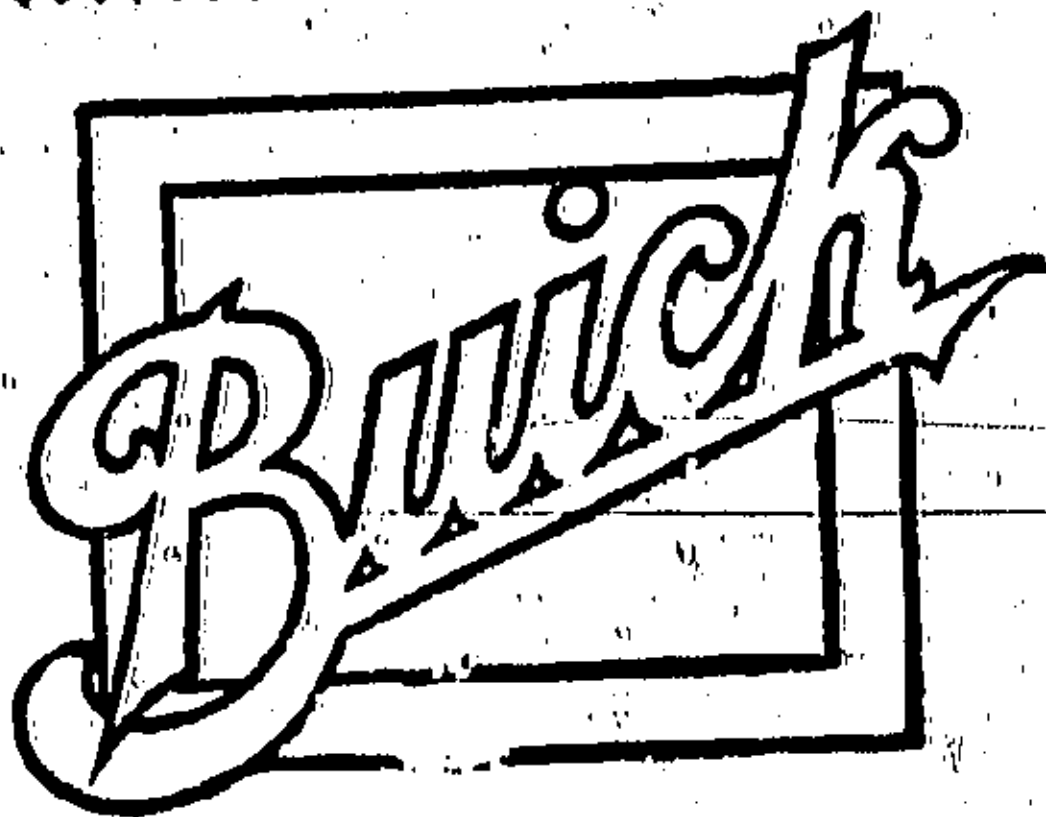
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Question: Why are motor car dealers glad to see you when you have a Buick to trade in?

Answer: They know that if they get it, they can sell it quickly—at a good price. Buick reliability has made Buick a first choice in the used car market.

HONGKONG & KOWLOON TAXICAB CO., LTD.
33 & 35, DES VEAUX ROAD C.
TELEPHONE C. 1036.

QUALITY SILKS

For the new fall and Winter Frocks, here are silks more exquisite than any we have ever shown in this Store before. Graceful patterns in both gay and somber tones make up this selection.

Prices are unusually moderate this fall.

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ROYAL SILK STORE

136A, QUEEN'S ROAD CENTRAL.

A. B. C.

Ideal Summer UNDERWEAR and SHIRTS
Coolest and most Comfortable to wear during the hot season



For Sale At:
The Sun Co., Ltd.
Wing On Co., Ltd.
Sincere Co., Ltd.
Cheng Kwong Co., Ltd.
The Chosen Co., Ltd.
Yat Sang Co.
And Other Principal Shops

Made by
CHINA A.B.C. UNDERWEAR
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all kinds
of Fancy Goods.

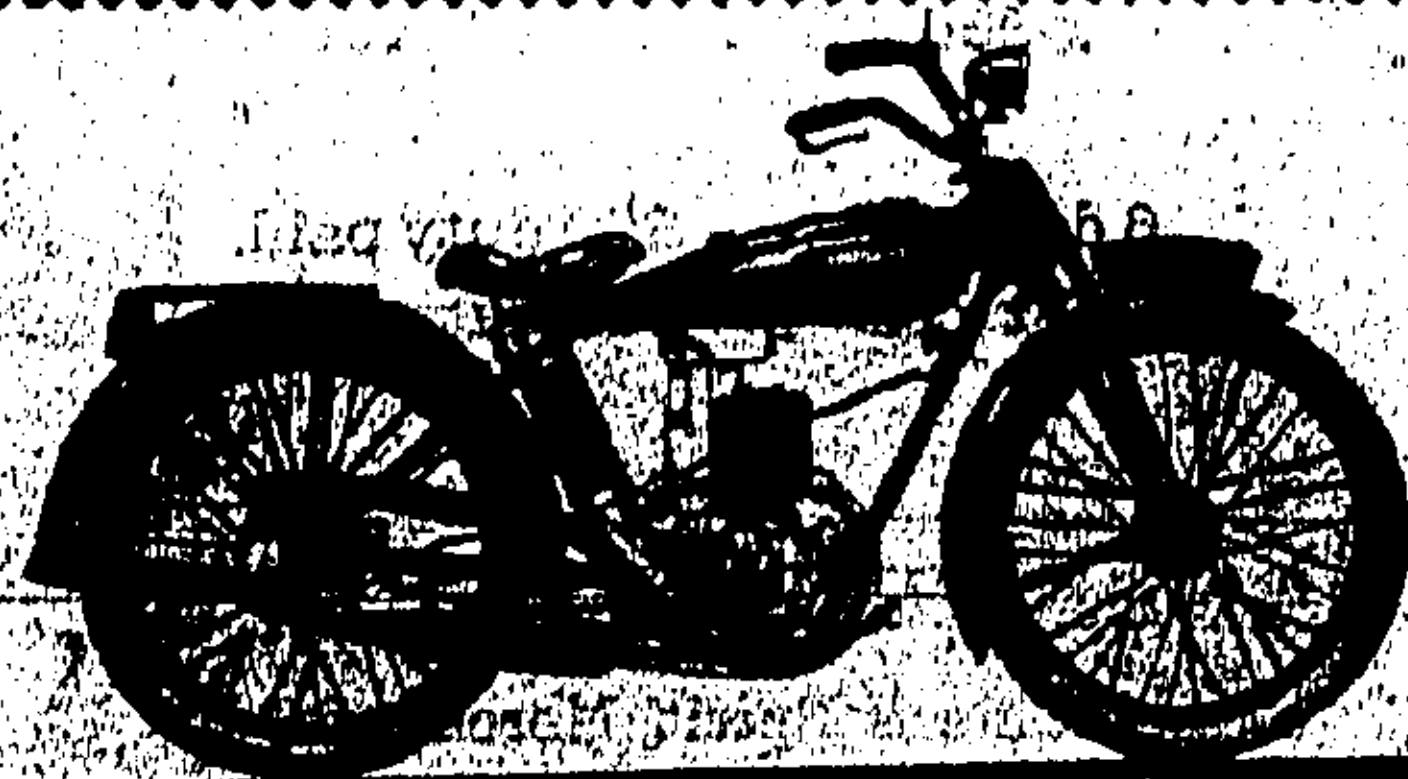
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KELVIN'S NAUTICAL INSTRUMENTS,
ENGLISH SILVERWARE, direct from Manufacturers,
High Class English Jewellery.



1 HP MOTOR CYCLE \$425
2 HP MOTOR CYCLE \$290

Sold on Easy Terms

LEYSECO CHINA CO., LTD.

LOCAL AND GENERAL.

The Chinese authorities have forbidden cock-fighting, a practice which is now prevalent in China.

According to the Chinese Press, a Japanese census shows that there are 4,227 Japanese families in Shanghai and 20,800 residents.

Four cases of infectious disease were reported to the Medical Officer of Health on Tuesday. These were one English imported case of diphtheria and three Chinese of enteric fever.

The Great Northern Telegraph Co., has decided to employ a larger number of Portuguese lads. Ten Portuguese youths, between the ages of 16 and 17, left Hongkong on the "Mantua" on Saturday for Shanghai where they will be apprenticed as telegraphists for the Great Northern Telegraph Co. After a period of six months' training in Shanghai eight of them will later be employed in the Hongkong office of the Company. The other two lads will be stationed at Amoy as telegraphists.

Londoners are wondering who are the Scrooges whose complaints regarding whistling and singing brought about an order forbidding the practice by conductors on omnibuses. An official ban posted in the company's garage says: "Conductors are instructed to refrain from whistling and singing while on duty. Complaints have been received from the public that the practice is on the increase, especially among the newer staff. It is to say the least, annoying. Much indignation is expressed by bus patrons over the order, as it is said that happy conductors make happy trips for everybody and relieve the tedium of traffic jams. Some passengers interested in the Brighton London Movement favour letting conductors sing, and urge passengers to join in the chorus. Then it is said, it will all be fair weather despite London's fog and rain."

It is proposed to open the Happy Valley Golf course and the Club house on Sunday next. There will be ice and drinks.

The Vienna University has published an appeal to the civilised world to help in bringing about Austro-German fusion.

The Russian budget for next year is estimated at 3,560,000,000 rubles, about 75 per cent. of the value of the pre-war budget. This represents an increase of approximately 1,000,000,000 rubles as compared with the budget for the current year. At the same time the Finance Commissariat announces its intention to substitute bronze for copper in minting small coins.

A parliamentary investigation of a case of wrongful arrest has resulted in a severe official condemnation of certain police methods in London. The result seems to be an excess of caution and politeness on the part of the police, judging from the following report of a case where a motorist was stopped for reckless driving. A police inspector testified that he asked the defendant, "Have you any objection, Sir, to giving me your occupation or profession?" Defendant replied: "You mind your own business. It has nothing to do with you." "So I said to the constable, added the inspector, "put down 'Gentleman'."

Work is in hand with the object of linking up Shanghai and Tientsin by telephone. Important as such a scheme is, it does not by any means convey a full idea of the ambitious nature of the enterprise, for not only will there be telephonic communication carried by wire, but also wireless telephony between the most distant and subsidiary points, and furthermore wireless on the express trains between Tientsin and Shanghai. It is understood that a sum of \$2,000,000 is being devoted to the project, and that it will be in operation in less than a year's time.

During the week ended September 17 the Straits Settlements drew 77,000 sovereigns from the Bank of England.

Of the eighteen holes of the golf links of the Country Club in Ibaraki-mura, near Osaka, which is known as the biggest in the Orient, nine have been completed some time and are in use. The remainder have also now been finished and came into use from the 1st inst. The inauguration ceremony of the links is, however, to take place in June next year, on account of the growth of the turf and other circumstances.

They do things properly in Kobe. This from a recent issue of the "Japan Chronicle." Owners have been found for some hats, one stick, one camera, one camera case, and several other small items left at the Shioya Club last Sunday after the Gala, but the Club still has on hand another camera case and some hats, and would be obliged if the owners would apply for them. Fire insurance will not be effected on any conditions, and demurrage will be charged after seventy-two hours.

The anthology of Japanese poetry which has been presented to Eton College library by the Prince Regent of Japan has explanatory notes in English attached to each of the thousand volumes, so that there will be no danger of any of them being misunderstood, as was a certain Persian volume a long time ago. The mother of a boy at Eton was being shown round the library, and as an especial favour a wonderful Koran was put into her hands. "But," she said, "there is a picture of a man on a horse! I thought that no images of that sort were allowed in the Koran!" Whereupon it was whispered to her that the volume was really a collection of fairy tales, but having been accepted by some high college personage (who knew less Persian than was generally supposed) as a Koran, was ever thus described.

SOCIAL AND PERSONAL.

Music-lovers and others, should note that the Italian Grand Opera Co. open a season of grand opera at the Theatre Royal on Saturday, October 31.

The forthcoming wedding is announced of Mr. William Harrison Hudspeeth, missionary of Yunnan, to Miss Maurine Ankers, of Liverpool.

The ship's company of H.M.S. "Carlisle" held their last dance of the Commission at the Royal Naval Canteen Theatre last night. The "Carlisle's" jazz band provided the dance music and there was a good attendance.

The first regatta dance of the season under the auspices of the R.A.O.B. is to be held this evening at the Royal Naval Canteen Theatre. The function has been arranged by the R.A.O.B. Entertainment Committee.

A farewell reception was held at the Customs Club, Shanghai, in honour of Mr. L. A. Lyall, Commissioner of Customs, who has spent 40 years in the Chinese Customs service. The Chinese staff of the service were hosts.

The engagement is announced in Tokyo of Miss Dorothy W. Calvert of Detroit, Michigan, to Mr. Eugene Doonan of the American Embassy, who is well known in Kobe. The wedding will probably be held on November 13 at the home of Mr. and Mrs. Edwin Neville, No. 27 Tansu-machi. The Rev. H. W. Myers, pastor of Kobe Union Church, is to conduct the ceremony. Miss Calvert was formerly on the faculty of the Keen School in Tientsin.

Mr. David Hood who expects to come to Shanghai to give lessons in golf during this winter was born in Edinburgh, Scotland. His father and three brothers are also professionals. He has been teaching for 23 years, and laid out over 20 golf courses in New Zealand, England, Ireland, the Philippines and Japan. Including the Imperial Golf course near Osaka, considered by Ivo Whitton the best course in the Far East. He has just completed a three year contract in Japan where he taught many members of the Imperial Golf Club, including H.R.H. the Prince Regent. He expects to stay four months in Shanghai, but will, if necessary, extend his stay.

Mrs. V. Arnold-Jones and child left the Colony yesterday on the "Hector."

Colonel W. F. L. Gordon has been elected President and Mr. R. G. MacDonald, Vice-President, of the Shanghai St. Andrew's Society.

Signor Milanese, Italian Vice-Consul in Shanghai, has been awarded the Order of Chevalier of the Crown of Italy, according to advices received at the Italian Consulate-General.

Mr. W. H. de Roos, Assistant Interpreter at the Netherlands Consulate in Kobe and a well known Japanese scholar, is reported to be translating the "Taketori Monogatari," the oldest Japanese classic, into Dutch. Mr. de Roos is said to be meditating translations of other Japanese classics.

Owing to the unavoidable absence of Mrs. Luard from the Colony, Mrs. Russell Brown has kindly consented to open the fête organised by the Hongkong Women's Guild and Ministering Children's League which will be held at Government House grounds on Saturday. H.E. the Governor is expected to be present.

The annual report of the Associação Portuguesa de Socorros Mutuos has just been issued. It is another record of progress and good work done in the sphere of beneficence among the Portuguese community in Hongkong. During the twelve years of its existence the Society has accumulated funds amounting to \$53,770.26, with an income for the past financial year of \$6,749.62. The amount expended in benefits for the same period is \$18,625. The Society has a total membership enrolment of 267.

The Secretary of the Royal Hongkong Golf Club has received from one of the northern ports an anonymous letter enclosing a draft with the explanation that the writer, when in receipt of a long handicap some time ago, won a pool at Felling. Increasing experience of the game brings it home to him that in that instance he was guilty of breaches of the rules in amputating down the grass when in the rough. He therefore returns the approximate amount of the pool with the hope that the Committee will use it at their discretion.

The Shanghai St. Andrew's Society last year spent \$6,277 on charity, practically twice as much as in the previous year.

Mrs. Dora Beale is the happy possessor of a letter from Mr. Bernard Shaw as a result of her impersonation of "Saint Joan."

Reuter announces the death of Baron Ribblesdale. Baron Ribblesdale was a retired captain of rifle brigade, and a lord-in-waiting to Queen Victoria in 1880-1885 and master of Her Majesty's buckhounds 1892-1895.

The Rev. W. J. Oldfield, D.D., Canon of Lincoln, in a sermon at Walworth on modern domestic unhappiness, said: "Just as a kicking hunter's tail is decorated with a bunch of ribbons, so a bad-tempered girl should be compelled to wear tartan stockings, to warn unassuming suitors."

Shanghai is also to have "A Little Bit of Fluff" offered to it. Mrs. H. Peyton Gifford, formerly of Hongkong, is taking the part of Aunt Hannah. The play will be produced at the Lyceum Theatre on October 29, 30 and 31. The play is being produced by Mrs. H. Jory, chairman of the B.W.A. dramatic section, and bids fair to be among the most popular of the pieces produced by this talented group.

The atmosphere of Deeside, is still impregnated with Queen Victoria and stories about her. The most curious quoted by Almeric FitzRoy is the prayer of a Scottish minister, who officiated at Crathie Church in 1898, and who, in the royal presence, petitioned the Almighty that "as the Queen became an old woman she might put on the new man, and in all righteous causes stand before her people like a he-goat upon the mountains."

King Alfonso, while motor-ing, noticed festivities in progress in a village town, and, entering, he joined a bricklayer's wedding party. The bridegroom ordered champagne for the Royal motor, but the King declined, saying that he preferred ordinary wine. He also accepted a cheap car. After shaking hands with everybody present, he left amid cheers, waving his hand to the happy couple.

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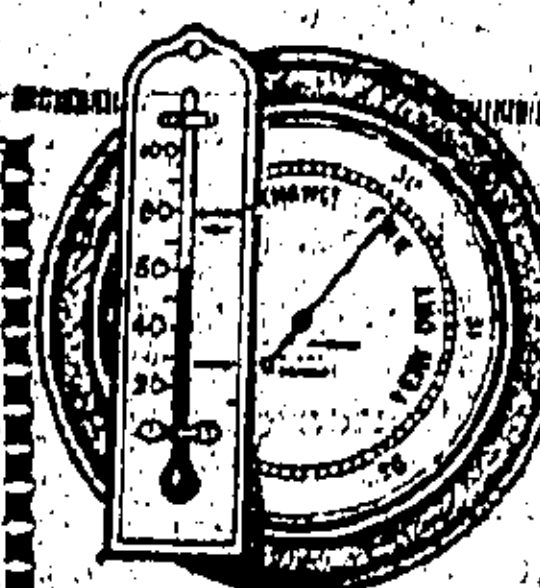
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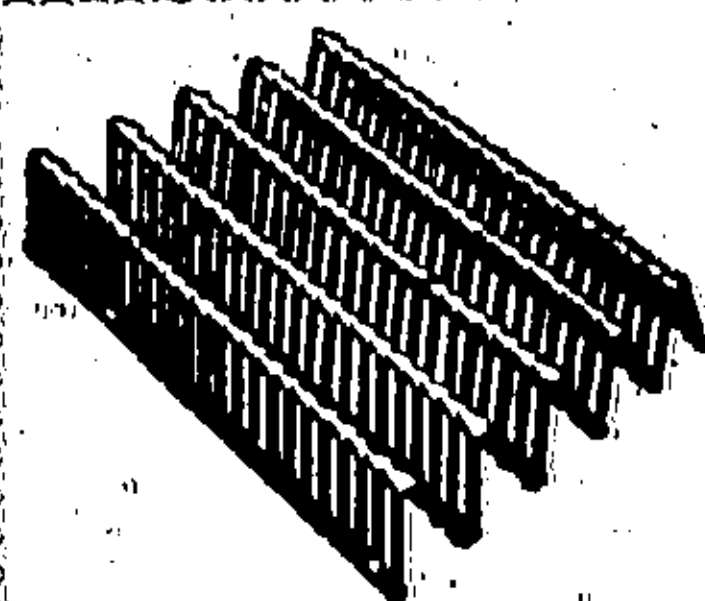
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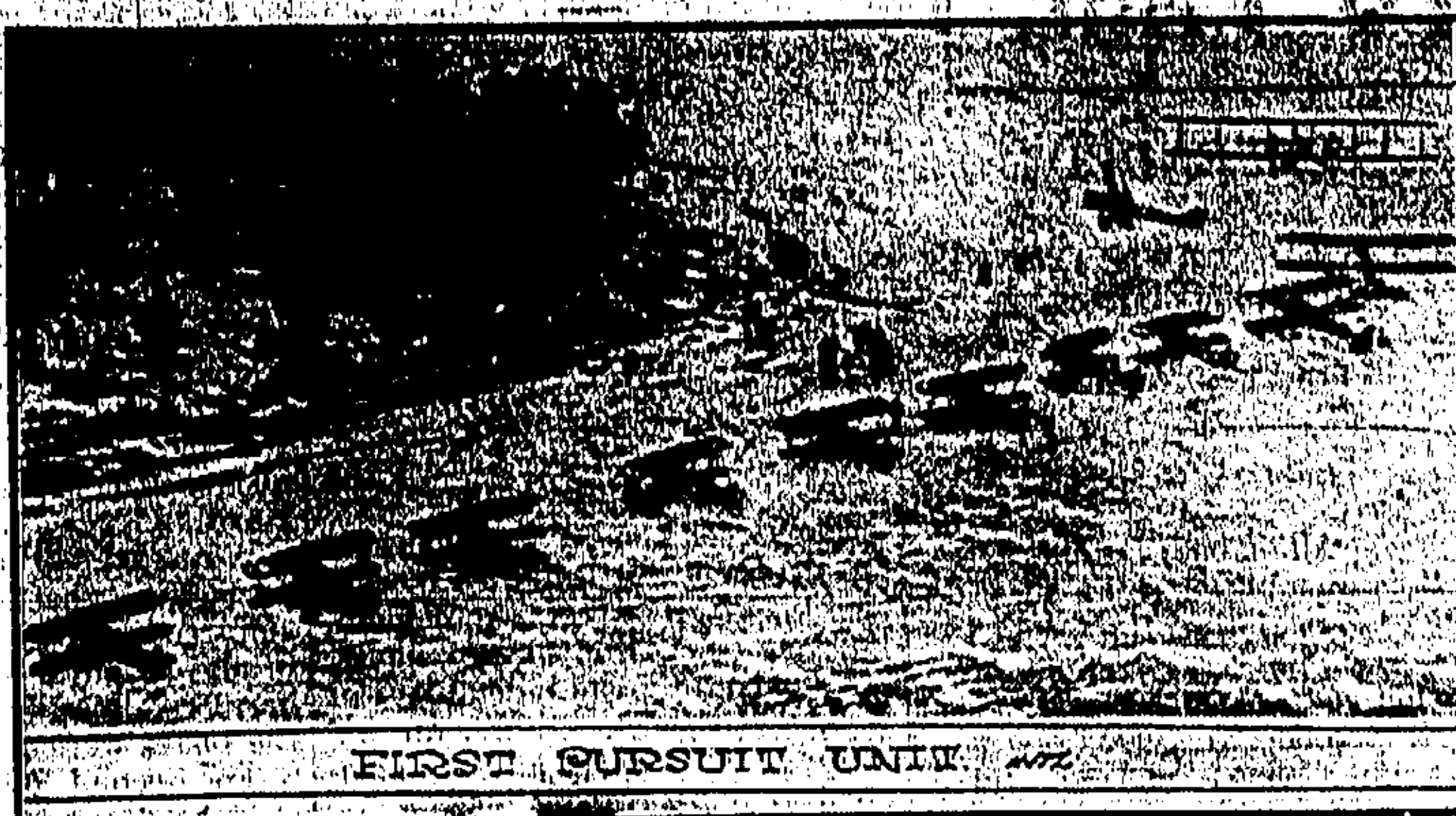
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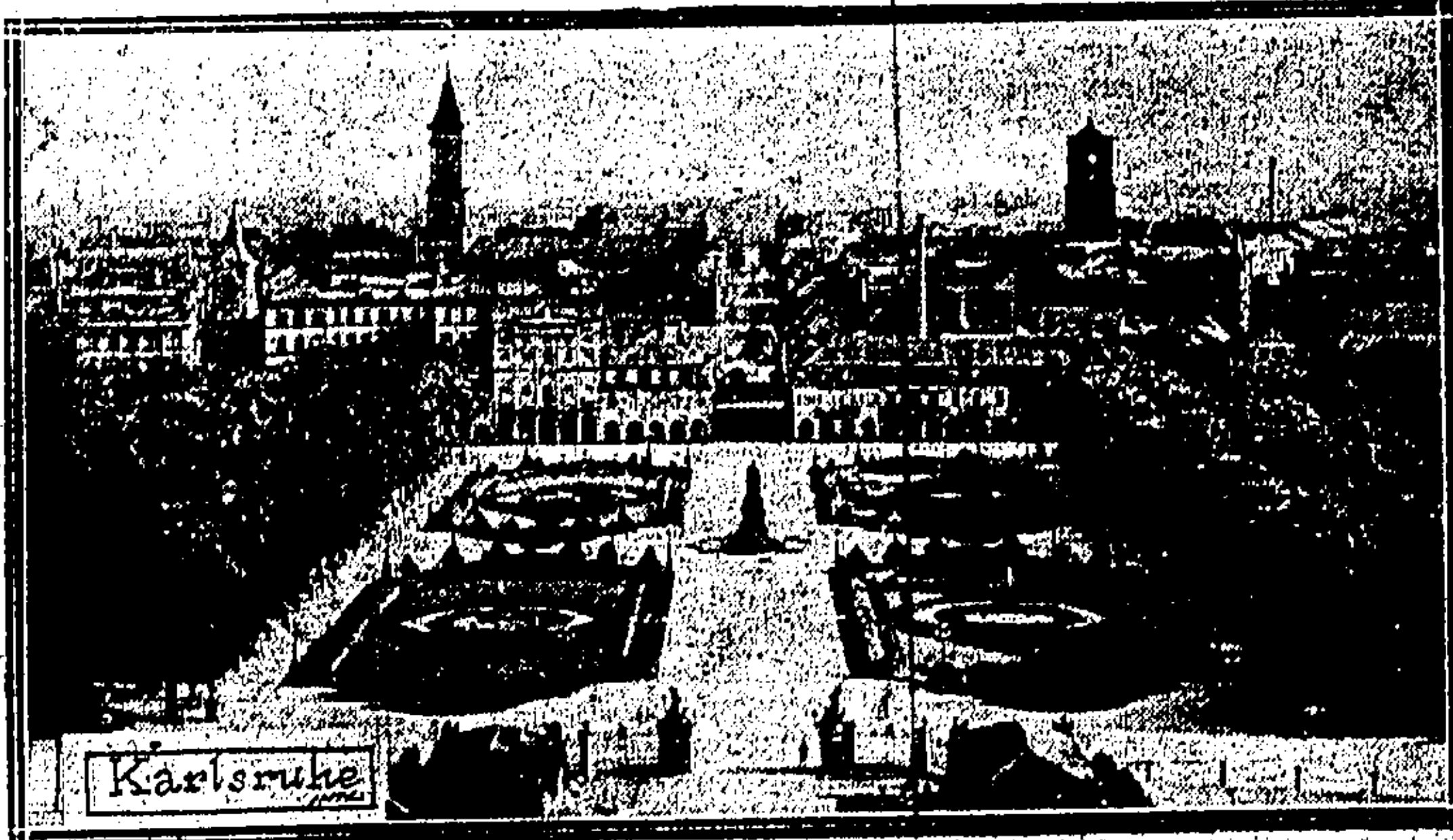
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FIRST PURSUIT UNIT
The wars of the future will be fought largely in the air. Photograph shows army 'planes
ready for manoeuvres.



RUINS OF WEST FRANKFORT, ILL.
The havoc wrought by the dread tornado.



Karlsruhe
The capital of Baden, Germany, and a big manufacturing centre. Recently in the news in
connection with the peace treaties.



REMAINS OF THE STOLANSON SHIP
Scattered bones of bones, rotting clothes and equipment and a pile of rusted and empty food tins
were found by the H. A. Snow expedition, which brought out the remains of the party which started to
walk to the mainland after the Stefansson ship, Karluk, was crushed in ice near Herald Island in 1914.
Shows how these jawbones



SMITH
Earl Smith, who was expected to
do the bulk of the catching for the
Pirates, knew what it was to share in
world's series receipts, for he caught
for the Giants before being sold down
the river to Boston and then sent
to Pittsburgh.



GOOCH
Reserve to Earl Smith in the games
against the Senators, especially if
anything happens to Smith. Gooch
has done well behind the bat for the
Pirates this year.



RAUL
That's what many of the sharps in
the American League call Muddy
Raul, whose work back of the plate
has been a feature of the Senators'
play. Harris banked on him to help
in directing the world's champions'
defence.



ROVERAID
It was not expected that Roveraid
would do all the catching for the Senators
against the Pirates for Harris and
Raul. Roveraid, formerly of the
Browns, ready to do the work.

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Postage stamps should be affixed in the right-hand top corner of the address side of all postal articles.
The Radio Service has reverted to normal hours of working. Messages may be handed in at any hour of the day or night during General Post Office hours at Radio Central, Main Hall at all other times messages should be taken through the corner entrance at Fadder Street and Des Vaux Road to the Radio Office on the 2nd floor of the building, these doors will be closed after 10 p.m. but admittance may be obtained by ringing the night-bell.
Radio Traffic with Canton is suspended until further notice.
Interport Radio Telegrams are subject to delay.
Messages in code must have name of Code used included in text.

INWARD MAILS.

From	THURSDAY, OCTOBER 22.	From	THURSDAY, OCTOBER 22.
Straits	Shanghai	Pootung	Shanghai
Amoy	Japan	Amoy	Japan
Manila	Manila	Manila	Manila
EUROPE via Negapatam, (Papers only) London 24th Oct.	EUROPE via Negapatam, (Papers only) London 24th Oct.	EUROPE via Negapatam, (Papers only) London 24th Oct.	EUROPE via Negapatam, (Papers only) London 24th Oct.
Shanghai	Shanghai	Shanghai	Shanghai
EUROPE via Negapatam (Letters only) London 24th Sept.	EUROPE via Negapatam (Letters only) London 24th Sept.	EUROPE via Negapatam (Letters only) London 24th Sept.	EUROPE via Negapatam (Letters only) London 24th Sept.
Straits	Manila	Straits	Manila
U.S.A. Canada, Japan and Shanghai	U.S.A. Canada, Japan and Shanghai	U.S.A. Canada, Japan and Shanghai	U.S.A. Canada, Japan and Shanghai
U.S.A. Honolulu, Japan and Shanghai	U.S.A. Honolulu, Japan and Shanghai	U.S.A. Honolulu, Japan and Shanghai	U.S.A. Honolulu, Japan and Shanghai

OUTWARD MAILS.

To	THURSDAY, OCTOBER 22.	To	THURSDAY, OCTOBER 22.
Hobow and Haiphong	Haiphong	Hobow and Haiphong	Haiphong
Swatow, Amoy and Pootung	Swatow, Amoy and Pootung	Swatow, Amoy and Pootung	Swatow, Amoy and Pootung
Straits, Ceylon, India, Mauritius, E. & S. Africa, Egypt & EUROPE via Marseilles—due Marseilles 3rd Nov.	Straits, Ceylon, India, Mauritius, E. & S. Africa, Egypt & EUROPE via Marseilles—due Marseilles 3rd Nov.	Straits, Ceylon, India, Mauritius, E. & S. Africa, Egypt & EUROPE via Marseilles—due Marseilles 3rd Nov.	Straits, Ceylon, India, Mauritius, E. & S. Africa, Egypt & EUROPE via Marseilles—due Marseilles 3rd Nov.
Shanghai, Japan, Canada, U.S.A., Central and South America & EUROPE via VICTORIA 2.0—due Victoria B.C. 12th Nov.—and Europe via Siberia (Letters & Post cards specially super-scribed "via Siberia" only). Letters Noon. Registration 2.4 p.m. Letters 2.30 p.m.	Shanghai, Japan, Canada, U.S.A., Central and South America & EUROPE via VICTORIA 2.0—due Victoria B.C. 12th Nov.—and Europe via Siberia (Letters & Post cards specially super-scribed "via Siberia" only). Letters Noon. Registration 2.4 p.m. Letters 2.30 p.m.	Shanghai, Japan, Canada, U.S.A., Central and South America & EUROPE via VICTORIA 2.0—due Victoria B.C. 12th Nov.—and Europe via Siberia (Letters & Post cards specially super-scribed "via Siberia" only). Letters Noon. Registration 2.4 p.m. Letters 2.30 p.m.	Shanghai, Japan, Canada, U.S.A., Central and South America & EUROPE via VICTORIA 2.0—due Victoria B.C. 12th Nov.—and Europe via Siberia (Letters & Post cards specially super-scribed "via Siberia" only). Letters Noon. Registration 2.4 p.m. Letters 2.30 p.m.
Straits and Calcutta (Papers) 4 p.m.	Straits and Calcutta (Papers) 4 p.m.	Straits and Calcutta (Papers) 4 p.m.	Straits and Calcutta (Papers) 4 p.m.
Japan	Japan	Japan	Japan
Swatow, Amoy and Pootung	Swatow, Amoy and Pootung	Swatow, Amoy and Pootung	Swatow, Amoy and Pootung
Amoy	Amoy	Amoy	Amoy
Straits, Ceylon, India, Mauritius, E. & S. Africa, Egypt & EUROPE via Marseilles—due Marseilles 3rd Nov.	Straits, Ceylon, India, Mauritius, E. & S. Africa, Egypt & EUROPE via Marseilles—due Marseilles 3rd Nov.	Straits, Ceylon, India, Mauritius, E. & S. Africa, Egypt & EUROPE via Marseilles—due Marseilles 3rd Nov.	Straits, Ceylon, India, Mauritius, E. & S. Africa, Egypt & EUROPE via Marseilles—due Marseilles 3rd Nov.
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Straits and Calcutta (Papers) 4 p.m.	Straits and Calcutta (Papers) 4 p.m.	Straits and Calcutta (Papers) 4 p.m.	Straits and Calcutta (Papers) 4 p.m.
Japan	Japan	Japan	Japan
Swatow, Amoy and Pootung	Swatow, Amoy and Pootung	Swatow, Amoy and Pootung	Swatow, Amoy and Pootung
Amoy	Amoy	Amoy	Amoy

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THE Undersigned have received instructions to sell by Public Auction on FRIDAY, the 23rd October, 1925, at 11 a.m. at their Sales Room, Duddell St. (For Account of the Concerned.) 2 CASES WOOLLEN SUITING and 1 CASE COTTON PRINTED SHIRTING.
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NOTICE TO SHAREHOLDERS.
THE TWENTY-NINTH ORDINARY ANNUAL MEETING of Shareholders in the above Company will be held at the Company's Town Office, 2, Lower Albert Road, Hongkong, on SATURDAY, 24th OCTOBER, 1925, at Noon, for the purpose of presenting the Report of the Directors and Statement of Accounts to 31st July, 1925.
THE TRANSFER BOOKS of the Company will be CLOSED from the 15th to the 24th October, 1925, both days inclusive.
By Order.
M. MANUK, Secretary.
Hongkong, 8th October, 1925.

THEATRE ROYAL.
GONSALEZ BROS. PRESENT THEIR ITALIAN GRAND OPERA CO.
Saturday, October 31st, IL TROVATORE.
Monday, November 2nd, CAVALLERIA RUSTICANA.
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Friday, November 6th, LUCIA DE LAMMERMOOR.
Booking at MOUTRIE'S \$4. \$2. \$1.

HONGKONG JOCKEY CLUB.
THE HALF YEARLY GENERAL MEETING of Members will be held on TUESDAY, November 3rd, 1925, at 5.30 p.m. in the Jockey Club Room, Hongkong Club Annex.
By Order,
H. GREENWOOD, Acting Secretary.
Hongkong, 19th October, 1925.

HONGKONG JOCKEY CLUB.
SEVENTH EXTRA RACE MEETING
November 7th, 1925.
5th RACE—STANLEY PLATE.
NOTICE IS HEREBY GIVEN that the conditions of this race should read as follows:—
For China Ponies, Griffins of this year. Weight for inches as per scale. Winners of two races 5 lbs. penalty; of three or more races 10 lbs. penalty. Non-winners allowed 5 lbs. Subscription Griffins of this year allowed 5 lbs. Jockey allowance.
Hongkong, 21st October, 1925.

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TO LET.—No. 8B, Orient Building (Top Floor), Coronation Road, Kowloon, suitable for European family. Apply to—M. C. Chow, c/o Clark & Lu, 10, Des Vaux Road Central.

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WANTED, on a three years' lease, from 1st November next, UNFURNISHED FLAT OR HOUSE, in Kowloon, (European Quarter), or at Peak, or mid-level, consisting of at least four-rooms and usual offices. Apply in writing to the O.C. R.A.S.C., Victoria Barracks, Hongkong.

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WANTED immediately, nurse to look after two year old child in return for 2nd class passage paid to England, sailing 27th instant. Apply to Box No. 368, c/o "China Mail."

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Indian Power Plus Model for sale. Engine almost new. Electric equipment. All accessories. Box No. 352, c/o "China Mail."

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LOST.—In Caine Road or Bonham Road this morning a copy of the "London Mercury." Finder kindly return to office of the "China Mail."

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HONGKONG JOCKEY CLUB.
DRAFT Programme and Entry Forms for the SEVENTH EXTRA RACE MEETING to be held on SATURDAY, 7th November, (weather permitting) may be obtained at the Race Course, Hongkong Club and Causeway Bay Station.
Entries will CLOSE at 12 o'clock noon on SATURDAY, 24th October, 1925.
Hongkong, 19th October, 1925.

REMOVAL NOTICE.
WE beg to inform our Customers that we will remove our business to No. 19, Queen's Road Central, 1st floor (above A. Ling & Co.) from 1st October next. The new premises are well ventilated and we hope to give our customers greater comfort and also hope they will continue to extend to us their kind patronage.
CAMPBELL MOORE & CO.,
Haly Islands.
Hongkong, 21st Oct., 1925.